



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

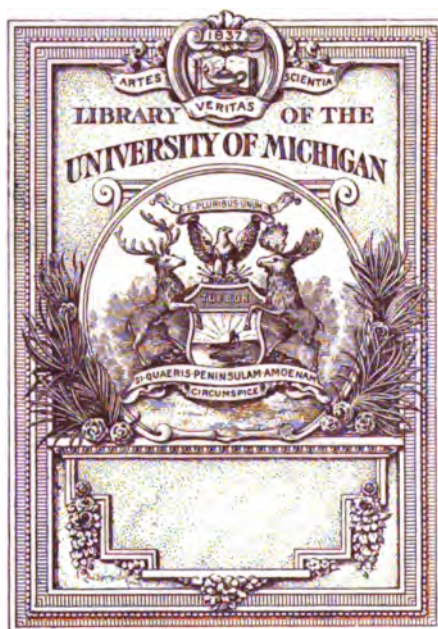
Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

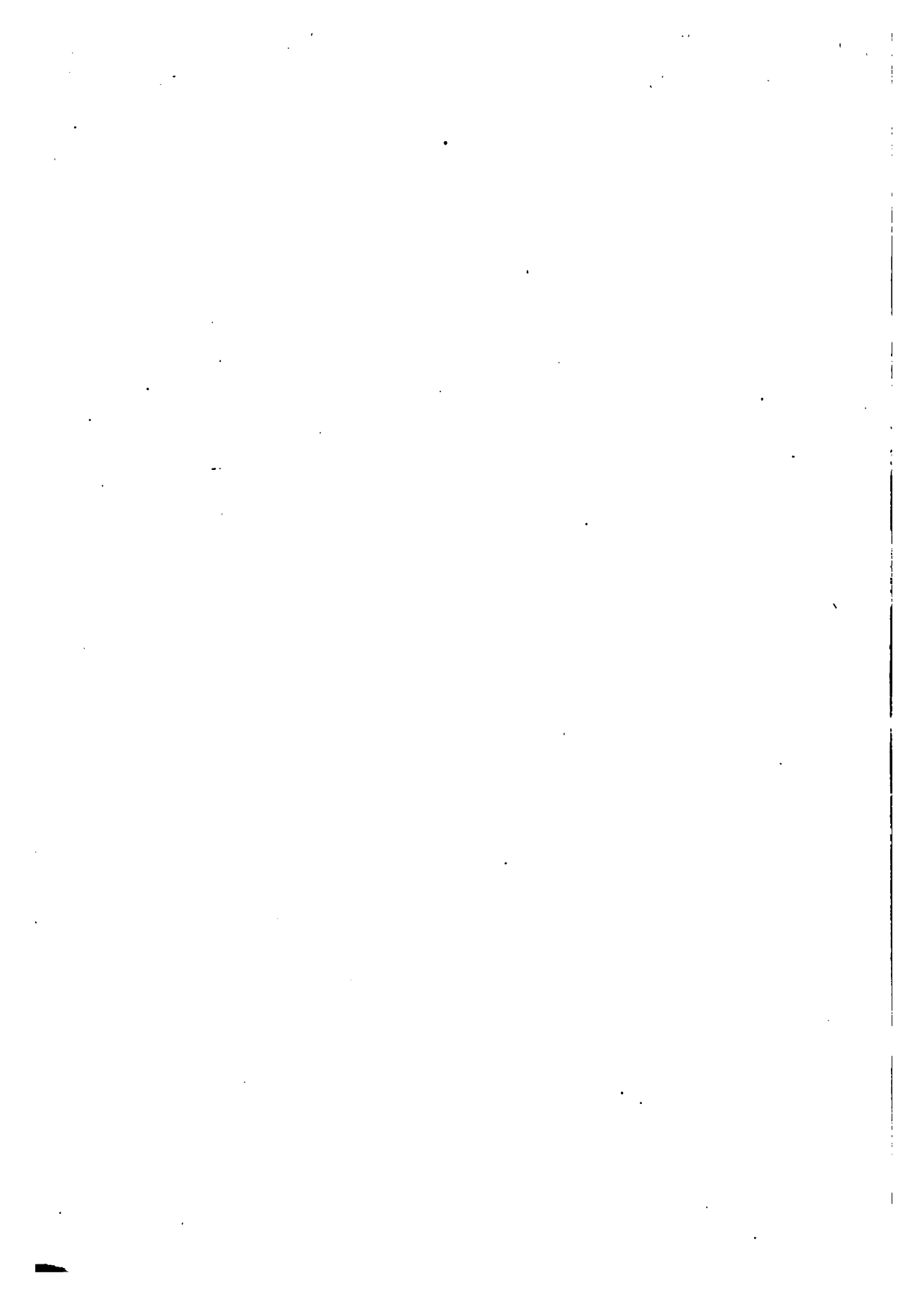
- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>



J
87
M5a



SIXTH ANNUAL REPORT
OF THE
COMMISSIONER OF THE BANKING DEPARTMENT
OF THE
STATE OF MICHIGAN

DECEMBER 31, 1894

15421



BY AUTHORITY

DEPARTMENT OFFICERS.

COMMISSIONER,

THEODORE C. SHERWOOD, - - - WAYNE COUNTY.

DEPUTY COMMISSIONER AND EXAMINER,

EUGENE A. SUNDERLIN, - - - KENT COUNTY.

CHIEF CLERK AND EXAMINER,

LESTER M. SHERWOOD, - - - TUSCOLA COUNTY.

OFFICIAL ADDRESS, - - - LANSING, MICHIGAN.

TABLE OF CONTENTS.

Abstracts of reports	Page 9
Amendments	4
Bank of Crystal Falls	4
Banking law	301
Building and loan associations, etc.	6
Central Michigan Savings bank	8
Closed banks	2
Index to general banking law	305
List of bank cashiers in Michigan	298
List of banks examined and fees received	18
Milford State bank	8
New banks	2
Officers of department and salaries	7
Private banks	5
Receipts and expenses	7
Reports of State banks, 1894	30
Reports of national banks, 1894	302
Supreme Court decisions	23

REPORT OF THE COMMISSIONER.

STATE BANKING DEPARTMENT, }
OFFICE OF THE COMMISSIONER, }
Lansing, December 31, 1894.

TO HON. JOHN T. RICH, *Governor of Michigan:*

As required by section 43 of the State banking law, I have the honor to submit for your consideration, my sixth annual report of this department.

Although the year has been comparatively free from the financial trouble that confronted us in 1893, the year has been one of anxiety and perplexity, necessitating greater care and watchfulness on the part of the banking department, than at any former period.

The depression in all kinds of business, the shrinkage in values of nearly all classes of property, has embarrassed many business firms and small dealers throughout the State, and necessitated a more careful investigation by bank officers and directors, of the paper offered for discount.

The directors of the several banks have realized as never before the responsibility of their position, and with the assistance of this department, have been able thus far to pass through the "settling up" process, with the loss of but one State bank during the year.

Supervision, as provided for in our State banking law, has fully met the expectations of its friends.

The annual examinations, and the several reports called for, would all fall short of the desired result, if they were not supplemented by a careful supervision.

The work most beneficial to both bank and depositor, is that which is *privately* done, and known only to the commissioner, the depositor, and association concerned. If made public, the information sought for by the commissioner would be withheld, and he would be unable to correct irregularities, or bring to justice violators of law. In view of the general depression of business, it is gratifying to know there has been an increase in deposits both in the commercial and savings departments of our state banks during the year.

The commercial deposits December 19, 1893, were \$21,287,947.08 and the savings deposits, \$32,216,067.08, making the total deposits, \$53,504,014.16, while the commercial deposits December 19, 1894, were \$22,591,337.27, and savings deposits, \$35,939,957.25, or a total of \$58,531,294.52, a gain of \$5,027,280.36 in deposits over that of December 19, 1893.

REPORT OF THE COMMISSIONER OF

With national banks, there is also an increase in deposits, viz., December 19, 1893, the deposits were \$32,190,876.45, and December 19, 1894, \$34,718,215.02, making the gain \$2,527,339.02.

For a more complete statement you are referred to pages 12 and 13 of this report.

NEW BANKS.

On account of the disturbed condition of trade, which calls for less banking facilities than formerly, only nine banks have been incorporated during the year, with an aggregate capital of \$292,000.

The following table gives the name, location, date of authorization and amount of capital of each:

No.	Name of bank.	Location.	Date of authorization.	Amount of capital.
168	First State Bank of Centreville.....	Centreville...	February 14 ..	\$15,000 00
169	Alpena County Savings Bank.....	Alpena	April 12	50,000 00
170	Exchange Savings Bank	Mt. Pleasant..	May 1	50,000 00
171	Waldby & Clay's State Bank	Adrian	June 24	55,000 00
172	Union Savings Bank of Manchester	Manchester ..	" 28	25,000 00
173	First State Bank of Constantine	Constantine..	" 28	30,000 00
174	Commercial State Bank of Constantine	"	August 1	25,000 00
175	Commercial State Bank of Shepherd	Shepherd.....	December 27 ..	17,000 00
176	Davison State Bank	Davison	" 28	25,000 00

Of these, four were new organizations, four were formerly private banks, and one a national bank.

CLOSED BANKS.

There have been but three bank failures in the State during the year, and only one of these was under the supervision of this department, viz.: The Commercial and Savings Bank of Ludington.

The other failures were the Third National Bank of Detroit, and A. B. Clark (Bank of Morrice), a private banker of Morrice, Mich.

The Commercial Savings Bank of Ludington closed its doors Aug. 16, 1894. Liabilities, \$124,749.85; assets, \$178,421.78.

On the recommendation of the commissioner, Mr. Frank Filer was appointed receiver and entered upon his duties August 25.

Of the liabilities \$86,354.52 was due Mr. A. E. Cartier, president of the bank, and \$18,205.25 due to the Cartier Lumber Company, of which Mr. Cartier was also president.

This large amount due Mr. Cartier and the Lumber Company consisted of the amounts deposited by Mr. Cartier during the panic of last year, hoping to carry the bank through the financial depression.

On December 31, the amount due Mr. Cartier was increased to \$95,023.34, he having paid all the depositors in full with the exception of the Lumber Co., and one other deposit of \$86.50.

I cannot too heartily commend this generous and honorable act on the part of Mr. A. E. Cartier, who, though not obligated to do so, was determined to sustain the honor of the association of which he had been the worthy president.

The cause of the failure was the panic, which followed so closely the injudicious loans, and indiscreet management of a former cashier.

It is a gratifying fact that no depositor in Michigan has lost a dollar during the year just closed, by the failure of a State bank. This is more remarkable when we consider the depression and uncertainty through which we have passed.

CONDITION OF FAILED BANKS.

I submit for your consideration, a statement of the condition of the three State banks in the hands of receivers at the commencement of the year.

MILFORD STATE BANK.

Mr. E. J. Bissell, the receiver for this bank has paid depositors a 15 per cent dividend during the year.

The injudicious acts of some of the depositors at the time of the failure of the bank, prevented the receiver from securing certain claims, and it is impossible to determine at this time the amount of future dividends.

As Mr. Bissell was the first receiver appointed under the present banking law, he has had much to contend with, which other receivers will escape.

He successfully contested two suits at law, in one of which the liability of the stockholders, and the constitutionality of the banking law was determined by the decision of the supreme court.

This decision will be found on page 23 of this report.

By the good judgment of Mr. Bissell, and the judicial wisdom of Hon. J. B. Moore, the circuit judge, many precedents have been established that will be of value to this department.

CENTRAL MICHIGAN SAVINGS BANK.

The total assets turned over to Hon. Geo. W. Stone, receiver, May 8, 1893, was \$862,683.95.

Of this amount the receiver has collected \$422,818.89, and from this amount, under the direction of the commissioner, he has declared the following dividends:

September 1, 1893, dividend of 12 per cent.....	\$75,920 42
December 18, 1893, " " 12 " "	76,011 45
February 10, 1894, " " 6 " "	38,549 86
May 10, 1894, " " 6 " "	38,583 49
August 10, 1894, " " 8 " "	50,749 53

Of the above dividends there remains unpaid, the sum of \$50,832.19, which is deposited in the State treasury. There also remains on hand \$20,480.66 cash, available for a sixth dividend.

These amounts together with the \$122,523.48 paid out for the release of securities pledged by the bank for loans, constitute the whole amount thus far collected.

The receiver has in his possession, real estate, bonds, stocks and mortgages, which, on account of the depressed condition of business, he has been unable to sell, except at a price very much below their value.

It is deemed best not to sacrifice the property for the benefit of speculators, but to realize all that is possible from the assets of the bank for the benefit of its creditors.

The commissioner desires to heartily commend the excellent work done by Hon. R. H. Person, circuit judge, and Hon. Geo. W. Stone, receiver, in collecting assets, adjusting claims, and compounding bad or doubtful debts.

The law wisely provides that the circuit judge having jurisdiction, shall direct the selling of property and compromising of claims, as this relieves the receiver from unjust criticism as to favoritism or preference among creditors.

In the settlement of the business of a failed bank, all the acts of the receiver cannot be publicly explained at the time, without disclosing facts that would embarrass his efforts in behalf of the creditors.

The injudicious acts and incendiary remarks of angry creditors, often prevent the receiver from accomplishing that which would be for the very best interest of all concerned, as the assets of a failed bank, are much more difficult to collect, than those of a bank in active business.

BANK OF CRYSTAL FALLS.

The bank of Crystal Falls which closed its doors June 12, 1893, has thus far paid three dividends, amounting to 40 per cent, viz:

October 25, 1893, 20 per cent.	\$6,136 86
July 19, 1894, 10 " "	3,068 33
October 20, 1894, 10 " "	3,068 33

In June of this year Mr. H. S. Brooks the receiver, tendered his resignation, which was accepted, and Mr. H. M. Pelham was appointed in his place.

The depressed condition of the iron market, has materially affected business of all kinds in the upper peninsula, making it almost impossible to sell real estate, or collect assets that in ordinary times would be easily converted into money.

For this reason it is impossible at this time to say, what the receiver will be able to accomplish. I am satisfied, however, that Mr. Pelham will realize from the assets all that is possible.

Hon. J. W. Stone, the circuit judge, has given personal attention to matters pertaining to the bank, which service is greatly appreciated by this department, and no doubt highly valued by creditors of the bank.

AMENDMENTS.

It is my judgment that our State is suffering from over legislation, rather than not enough, and for this reason I have, during the past six years, made but few recommendations for changes or additions to our

State banking law, believing that it should be given a thorough test before any material changes are attempted.

The events of the past two years, however, have suggested the propriety of *one* amendment that will, in my opinion be of permanent benefit, and that is, the restriction of loans to directors and officers.

It would not be prudent to prohibit a director from borrowing from his bank. Such a course would often deprive a bank of its best and most desirable loans, and have a tendency to prevent active business men from becoming directors.

It is a well known fact that in the majority of cases, men engaged in active business make the most discreet, prudent and careful directors. They are in touch with the people and well informed as to the financial standing and business habits of the borrower, which is the leading characteristic of a good banker.

There is a great difference between a money loaner and a banker. The one, "Shylock" like, is ever selfishly seeking the "pound of flesh," which degrades and impoverishes a community, while the other encourages business, promotes philanthropy, and benefits humanity.

That bank officers and directors may be, in a measure, debarred from using the bank's money, to the exclusion of other patrons, I would suggest that section 52 of the banking law be amended by adding the words, "but no officer or director of a bank shall be allowed to borrow the funds of a bank, of which he is an officer or director, except by a vote of a majority of the members of the board of directors of said bank, duly recorded in the record book of said association.

It is well known, that insecure loans are often made to a director by the bank officer *under pressure*, that would not be made if left to a vote of a majority of the directors. And I am equally certain that loans to officers would, in many cases, be better secured, if the matter was decided by a majority vote of the board.

I would also suggest that the Legislature make some provision for the extension of bank charters.

The charters of several banks in the State will within the next few years terminate by limitation, and the banking law should be so amended that these banks, if they so desire, may extend their charters, instead of re-organizing, as they are compelled to do, at the present time.

PRIVATE BANKS.

I have repeatedly called your attention and the attention of the legislature to those private bankers, who conduct their business under a corporate name, instead of their own individual or firm name.

The most successful private bankers in the State are those who use their own names in advertising their business, and they, with the officers of incorporated banks, have repeatedly urged that a law be enacted that will prohibit private bankers using the title "exchange bank," "city bank," "farmers' bank," and other names which carry the idea of incorporation.

It is urged by many, that section 3133 of chapter 85, Howell's annotated statutes is sufficient for the case, but a careful reading of the section will convince any one versed in law, that it is incomplete, insufficient and without proper provision for its enforcement. It permits the using of a corporate name, if the individual or firm name is used in connection there-

with, which in many cases is in such small type, as compared with the name of the bank, that the ordinary observer fails to see the names of the owners.

Since our present banking law went into effect, 28 private banks have incorporated under its provisions to the satisfaction of those banking corporations in reserve cities with whom their reserve is kept.

Nearly every private banker that has incorporated under the State law, has increased his deposits one-half, and in some instances doubled the business within the year.

It is well understood by depositors in private banks, that by the death of the banker, or one of the partners, the business might possibly be closed up, and that through the tedious process of the probate court, and experience teaches that no business can be thus summarily closed out without great inconvenience, if not loss.

This fact, no doubt, more than any other, has induced so many private bankers to incorporate under the State law during the past six years, both for their own defense, and the protection of their depositors.

BUILDING AND LOAN ASSOCIATIONS.

Inasmuch as the people of Michigan have placed the business of banking, insurance and railroads, under State supervision, with a proper reserve for their business risks and liabilities, and even provided for the health and morals of the people through the health board, and board of correction and charities, it seems strange that the request of the people should be disregarded when they ask that building and loan associations, savings and loan companies, and other like associations be placed under State supervision.

We have a game warden to see that our game laws are obeyed, and an oil inspector to see that we conform to the requirements of the statute in regard to illuminating oil, but for the protection of laboring men and others who, week after week, month after month, and year after year deposit their savings, with a promise of large gains at some future time, we have no supervision; no one to see that the law, under which they are operating is obeyed.

If the money deposited could be withdrawn without loss, at the will of the depositor, there would even then exist a necessity for supervision. But when the depositor has to wait from seven to ten years before he can receive back his savings, the necessity for a judicious supervision is ten fold more necessary as is unmistakably apparent to all.

With many of the national associations, after the first deposit is made, the depositor is in the power of the association. It is true he can withdraw at any time, but it is equally true he cannot get back all it cost him to become a member. The depositor must remain, or make a large sacrifice for the benefit of those members who do remain. If he would receive the full benefit of his membership, he must continue to pay, no matter what anxiety he may have as regards the management of the association, or the financial excitement in the country.

I am not criticising the system, the methods, nor impugning the honesty of officers of these associations; I am simply calling your attention and the attention of the legislature to the facts in the case, to show the necessity for State supervision.

We are willing to concede that the officers of these associations are honest, but not more so than officers of state and national banks. Then, why should the depositors in these associations have less protection than the depositors in our banks?

Hardly a week passes that I do not have an inquiry from members in regard to the financial standing of some building and loan association or savings and loan company, both within and outside the State, and I speak for these depositors and not for myself, when I ask that they be placed under State supervision.

RECEIPTS AND EXPENSES.

As required by section 40 of the State banking law, each bank has paid into the State treasury through this department, the one-hundredth part of one per cent of the gross assets of the bank, as shown by its books at the time the examination was made.

From this source the receipts for the year have been \$7,769.24.

For list of banks examined, and the amount paid by each, see succeeding pages.

The expenses of this department for the year ending December 31, were \$9,342.02, viz.:

Salary of T. C. Sherwood, commissioner.....	\$2,500 00
Salary of E. A. Sunderlin, deputy commissioner	2,000 00
Salary of L. M. Sherwood, chief clerk and examiner	1,500 00
Salary of extra clerk	500 00
Expenses incurred in examination of banks	2,323 07
Miscellaneous expenses, viz.: printing, postage, etc.	518 95
Total	\$9,342 02

CONCLUSION.

In closing my report, I desire to acknowledge the faithful and efficient services of Mr. E. A. Sunderlin, deputy, and Mr. L. M. Sherwood, clerk and examiner, who, being associated with me in official duties, have assisted greatly in the labors of this office.

The efforts of this department have been directed towards making the State banking system as successful and efficient, if not more beneficial to the public, than any other banking system, and in our efforts we have been heartily supported by officers of both state and national banks throughout the State.

The business relations between the state and national banks are so closely interwoven, that each is benefited by the prosperity of the other. This is especially true where the same stockholder is elected as a director in both a state and national bank.

As required by section 43 of the banking law, on succeeding pages, I present for your inspection a summary of the state and condition of every bank from which reports have been received during the year.

Following the reports of the state banks you will find an abstract of the condition of each national bank in the State as reported to this department.

From these reports the commissioner is enabled to determine the condition of those banks in Michigan receiving a deposit of reserve funds, and also enables him to give to the public a complete report of the business of the incorporated banks of the State.

T. C. SHERWOOD,
Commissioner of the Banking Department.

THE BANKING DEPARTMENT.

9

Abstract of reports made by the State banks to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officer, viz.: May 4, July 18, October 2, and December 19, 1894. For reports of individual State banks see succeeding pages.

Resources.	May 4, 1894 banks, 3 trust companies.	July 18, 1894 banks, 4 trust companies.	Oct. 2, 1894 banks, 4 trust companies.	Dec. 19, 1894 banks, 4 trust companies.
Loans and discounts.....	\$33,508,069 14	\$33,580,698 96	\$33,557,354 96	\$34,320,138 74
Stocks, bonds and mortgages.....	25,578,107 20	26,084,423 50	25,997,223 10	26,516,601 07
Overdrafts.....	171,851 38	170,359 78	215,443 95	192,415 89
Banking house, furniture and fixtures.....	1,606,128 55	1,654,334 01	1,661,760 62	1,694,992 89
Other real estate.....	630,129 23	679,375 07	680,765 53	719,150 15
Current expenses and taxes paid.....	307,924 57	115,667 61	316,589 82	408,575 73
Interest paid.....	194,687 83	76,108 37	163,512 23	312,758 62
Due from banks in reserve cities.....	8,523,596 66	7,691,186 74	8,849,251 05	9,653,012 05
Due from other banks and bankers.....	450,947 27	324,705 00	392,919 90	361,668 44
Exchanges for clearing house.....	292,995 63	207,758 98	330,066 59	352,725 79
Checks and cash items.....	205,665 46	194,369 04	288,757 85	213,076 23
Nickels and cents.....	29,316 54	28,777 48	25,648 26	26,840 53
Gold coin.....	1,710,673 28	1,657,326 29	1,631,170 41	1,638,789 65
Silver coin.....	296,219 30	308,418 33	280,147 03	269,032 24
U. S. and national bank notes.....	2,186,303 00	2,319,186 00	1,967,723 00	2,152,421 00
Totals.....	\$75,687,615 04	\$75,087,775 16	\$76,591,312 25	\$78,872,148 57
Liabilities.				
Capital stock paid in.....	\$12,346 665 00	\$12,553,580 00	\$12,595,180 00	\$12,600,320 00
Surplus fund.....	2,518,314 72	2,579,828 26	2,572,986 64	2,589,053 49
Undivided profits.....	2,403,700 23	1,792,531 10	2,238,703 80	2,698,387 31
Dividends unpaid.....	2,905 89	27,468 29	7,545 79	17,696 03
Commercial deposits subject to check.....	15,953,399 31	14,247,086 87	15,145,579 17	15,476,103 85
Certificates of deposit.....	6,685,236 53	7,457,526 12	6,821,468 46	7,024,676 13
Savings deposits.....	33,438,114 70	33,966,315 23	34,673,669 64	35,939,957 25
Certified checks.....	74,120 20	87,784 08	85,528 81	65,563 23
Cashier's checks outstanding.....	21,644 52	9,855 65	18,463 53	24,974 06
Due to banks and bankers.....	1,594,042 91	1,645,549 75	1,866,539 18	2,007,773 87
Notes and bills rediscounted.....	508,869 60	559,724 47	445,727 23	354,069 88
Bills payable.....	140,635 43	130,025 34	119,900 00	73,064 47
Totals.....	\$75,687,615 04	\$75,087,775 16	\$76,591,312 25	\$78,872,148 57

REPORT OF THE COMMISSIONER OF

Abstract of reports made by the National banks of Michigan to the Commissioner of the Banking Department May 4, July 18, October 2, and December 19, 1894. For reports of individual National banks see succeeding pages.

Resources.	Report of May 4, 96 banks.	Report of July 18, 96 banks.	Report of Oct. 2, 96 banks.	Report of Dec. 19, 96 banks.
Loans and discounts	\$42,545,824 29	\$41,807,022 62	\$42,024,439 31	\$42,083,228 41
Overdrafts, secured and unsecured	153,660 71	158,853 95	177,380 23	191,899 31
U. S. bonds to secure circulation	4,350,500 00	4,688,000 00	4,688,000 00	4,670,500 00
U. S. bonds to secure U. S. deposits	400,000 00	400,000 00	400,000 00	400,000 00
U. S. bonds on hand	7,450 00	6,450 00	56,450 00	56,450 00
Premiums on U. S. bonds	427,897 01	422,778 12	424,288 12	430,463 13
Stocks, securities, etc.	1,455,354 74	1,536,301 24	1,555,355 87	1,661,269 06
Banking house, furniture and fixtures	1,050,612 18	1,052,139 10	1,052,645 25	1,057,140 95
Other real estate and mortgages owned	412,986 15	503,941 90	514,594 97	556,397 40
Due from national banks (not reserve agents)	935,307 83	1,077,964 65	1,466,416 26	1,481,502 00
Due from state banks and bankers	378,874 00	509,509 36	480,890 94	637,179 61
Due from approved reserve agents	5,635,526 43	6,152,593 68	7,262,726 90	7,158,187 74
Checks and other cash items	240,685 59	183,972 21	249,353 05	226,912 48
Exchanges for clearing house	325,241 85	321,210 24	422,907 76	300,541 92
Notes of other national banks	442,801 00	567,489 00	482,091 00	484,281 00
Fractional paper currency, nickels, and cents	31,258 78	22,216 06	26,658 24	25,206 29
Specie	3,148,175 42	3,165,780 57	3,153,333 50	3,149,401 81
Legal tender notes	1,441,804 00	1,478,977 00	1,287,489 00	1,430,314 00
Redemption fund with U. S. treasurer (5% of circulation)	215,847 83	206,901 90	210,980 00	209,060 00
Due from U. S. treasurer, other than 5% redemption fund	31,277 50	12,588 75	8,498 45	31,620 62
Totals	\$64,143,024 37	\$64,281,584 61	\$66,961,403 96	\$67,281,708 68
Liabilities.				
Capital stock paid in	\$12,584,000 00	\$12,424,000 00	\$12,634,000 00	\$12,634,000 00
Surplus fund	3,693,260 64	3,542,567 42	3,548,267 42	3,572,570 99
Undivided profits less expenses and taxes paid	1,681,606 87	1,370,516 00	1,550,851 90	1,808,480 48
National bank notes outstanding	4,291,162 50	4,148,472 50	4,149,247 50	4,141,997 50
Due to other national banks	2,494,926 31	2,888,263 82	2,951,831 71	2,992,785 82
Due to state banks and bankers	5,083,116 99	4,323,776 66	4,691,255 87	5,648,460 74
Dividends unpaid	5,544 96	58,955 98	22,663 22	8,343 50
Individual deposits subject to check	32,114,451 42	32,687,226 52	35,552,143 00	34,718,215 02
United States deposits	288,338 98	242,076 80	226,963 92	261,290 68
Deposits of U. S. disbursing officers	106,763 67	157,258 44	146,940 61	122,671 61
Notes and bills rediscounted	472,753 07	377,854 48	362,783 79	316,887 38
Bills payable	124,100 00	98,500 00	112,500 00	61,000 00
Liabilities other than those above stated	202,000 00	105 96		
Totals	\$64,143,024 37	\$64,281,584 61	\$66,961,403 96	\$67,281,708 68

THE BANKING DEPARTMENT.

11

Abstract showing the total volume of business transacted by the State and National banks of Michigan, as shown by reports made Dec. 19, 1894, to the Commissioner of the Banking Department.

Resources.	One hundred and sixty-four State banks, four trust companies.	Ninety-six national banks.	Total.
Loans and discounts.....	\$34,320,188 74	\$43,083,288 41	\$77,403,427 15
Stocks, bonds and mortgages.....	26,516,601 07	6,808,219 06	33,324,820 13
Overdrafts.....	192,415 39	191,899 31	384,314 70
Due from reserve banks.....	9,653,012 05	7,158,187 74	16,811,199 79
Due from other banks and bankers.....	861,068 44	3,183,081 61	2,500,850 05
Banking house, furniture and fixtures.....	1,694,992 89	1,067,140 95	2,762,133 84
Other real estate.....	719,180 15	556,397 40	1,275,547 55
Due from U. S. treasurer.....	.....	31,620 62	31,620 62
Premiums paid.....	.....	480,463 13	480,463 13
Exchanges for clearing house.....	852,725 79	300,541 92	653,267 71
Checks and cash items.....	213,076 23	225,913 43	439,999 66
Nickels and cents.....	26,840 53	25,208 29	52,048 82
Specie.....	1,952,771 89	3,149,401 81	5,102,173 70
U. S. and national bank notes.....	2,152,421 00	1,914,695 00	4,067,116 00
Five per cent redemption fund.....	.....	209,050 00	209,050 00
Totals.....	\$78,155,814 17	\$67,281,708 68	\$145,437,522 85
Liabilities.			
Capital stock paid in.....	\$12,600,820 00	\$18,684,000 00	\$30,284,820 00
Surplus fund.....	2,589,062 49	3,572,570 99	6,161,623 48
Undivided profits.....	1,982,052 91	1,803,480 43	3,785,533 39
Dividends unpaid.....	17,696 08	8,348 50	26,044 58
Commercial deposits..... \$22,591,837 27	58,581,294 52	35,102,177 31	93,683,471 83
Savings deposits..... \$5,939,957 25			
National bank notes outstanding.....	.....	4,141,997 50	4,141,997 50
Due to banks and bankers.....	2,007,773 87	8,641,246 57	10,649,020 44
Notes and bills rediscounted.....	854,059 83	316,387 33	670,947 21
Bills payable.....	73,064 47	61,000 00	134,064 47
Totals.....	\$78,155,814 17	\$67,281,708 68	\$145,437,522 85

REPORT OF THE COMMISSIONER OF

Comparative abstract, giving the increase in the volume of business as shown by the December reports of Michigan State banks for the years 1889, 1890, 1891, 1892, 1893 and 1894 as made to the Commissioner of the Banking Department.

Resources.	Dec. 11, 1889, 90 banks, 2 trust companies.	Dec. 19, 1890, 106 banks, 2 trust companies.	Dec. 2, 1891, 121 banks, 3 trust companies.	Dec. 4, 1892, 138 banks, 3 trust companies.	Dec. 19, 1893, 159 banks, 3 trust companies.	Dec. 19, 1894, 164 banks, 4 trust companies.
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,542,959 76	\$38,883,592 66	\$43,402,974 53	\$44,320,128 74
Stocks, bonds and mortgages.....	15,645,081 54	18,946,687 08	21,808,913 14	26,543,183 47	24,804,387 45	26,516,801 07
Overdrafts.....	165,315 19	183,645 30	195,518 49	222,549 92	206,537 17	192,415 89
Banking house, furni- ture and fixtures.....	528,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91	1,694,992 89
Other real estate.....	252,782 59	311,476 52	350,881 69	692,412 41	647,824 28	719,150 15
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,088 85	395,207 14	403,575 78
Interest paid.....	210,872 79	217,130 08	145,482 78	271,426 84	352,701 34	312,758 62
Due from banks in reserve cities.....	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 69	7,586,024 09	9,653,012 05
Due from other banks and bankers.....	298,942 90	371,808 62	468,162 59	526,816 22	450,100 31	361,868 44
Exchanges for clear- ing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43	352,725 79
Check and cash items.....	150,252 88	306,018 92	242,213 13	309,662 16	302,096 21	312,076 22
Nickels and cents.....	11,720 48	11,047 14	15,680 82	18,882 56	24,102 73	26,840 53
Gold coin.....	396,827 00	433,564 49	849,656 57	1,039,982 42	1,698,747 47	1,683,739 65
Silver coin.....	171,666 15	167,925 17	215,064 78	293,518 72	259,119 76	269,082 24
U. S. and national bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,212,881 00	2,152,421 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 58	\$82,649,583 48	\$78,156,116 80	\$78,872,148 57
Liabilities.						
Capital stock paid in.....	\$7,354,559 10	\$8,460,826 00	\$9,522,420 00	\$11,109,327 59	\$12,311,041 98	\$12,600,820 00
Surplus fund.....	1,182,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,442,906 07	2,569,051 49
Gross undivided earn- ings.....	1,679,925 61	1,912,300 21	2,169,582 72	2,534,015 14	2,639,574 57	2,696,387 31
Dividends unpaid.....	2,571 68	6,284 60	2,158 87	5,739 87	18,081 02	17,696 08
Individual deposits.....	7,879,586 71	9,300,398 00	11,750,841 68	16,948,308 62	14,529,942 64	15,476,103 85
Certificates of deposit.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92	7,024,676 13
Savings deposits.....	23,669,080 20	27,779,186 09	31,186,308 14	37,909,010 12	32,216,067 08	35,939,957 25
Certified checks.....	29,987 61	40,450 93	37,541 35	67,961 89	42,076 74	65,583 22
Cashier's checks out- standing.....	21,097 57	5,802 67	30,594 71	26,445 82	29,081 78	24,974 06
Due to banks and bankers.....	309,678 07	1,325,108 87	1,599,224 96	1,869,563 31	1,437,360 49	2,007,773 87
Notes and bills redis- counted.....	386,429 76	517,866 12	391,719 61	279,890 41	654,100 98	354,059 88
Bills payable.....	87,000 00	44,700 00	51,200 00	131,849 98	143,087 58	73,064 47
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 58	\$82,649,583 48	\$78,156,116 80	\$78,872,148 57

Comparative abstract showing the increase in the business of the National banks of the State from the December reports of the years 1889, 1890, 1891, 1892, 1893 and 1894, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	Dec. 11, 1889, 113 national banks.	Dec. 19, 1890, 109 national banks.	Dec. 2, 1891, 103 national banks.	Dec. 9, 1892, 104 national banks.	Dec. 19, 1893, 99 national banks.	Dec. 19, 1894, 96 national banks.
Loans and discounts..	\$45,860,178 79	\$47,527,375 33	\$43,424,965 29	\$52,752,163 51	\$40,733,209 13	\$43,063,233 41
Stocks, bonds and mortgages.....	4,716,330 60	4,239,071 45	4,231,798 69	5,623,070 40	6,945,499 58	6,808,219 06
Overdrafts.....	214,415 59	219,314 54	222,506 90	292,210 95	137,479 07	191,899 31
Due from reserve agents.....	5,273,905 17	6,000,333 99	6,942,032 64	8,304,177 63	6,191,135 16	7,159,187 74
Due from other banks and bankers.....	1,417,240 70	1,531,500 33	2,055,712 63	2,457,593 23	1,508,333 10	2,123,031 61
Banking house, furniture and fixtures.....	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,056,012 55	1,057,140 95
Other real estate.....	696,499 38	807,729 15	654,313 49	597,433 76	523,337 66	556,397 40
Current expenses and taxes paid.....	314,041 78	316,798 32	303,899 32	330,026 32	-----	-----
Exchanges for clearing house.....	351,040 73	291,436 06	531,466 31	420,011 79	414,646 27	300,541 92
Checks and cash items.....	206,917 13	252,540 59	222,364 76	269,238 40	203,277 54	226,912 43
Cash.....	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 43	5,089,365 10
Due from U. S. treasurer.....	178,937 44	166,537 96	155,501 41	201,723 10	269,208 62	240,670 62
Premiums on U. S. bonds.....	503,312 27	416,961 40	326,649 53	415,932 79	443,743 01	430,463 13
Totals.....	\$66,051,502 97	\$68,353,341 25	\$70,555,261 76	\$78,235,636 10	\$63,291,477 17	\$67,281,708 68
Liabilities.						
Capital stock paid in..	\$15,674,600 00	\$15,539,300 00	\$15,244,600 00	\$15,034,000 00	\$14,534,000 00	\$13,634,000 00
Surplus fund.....	3,173,932 03	3,232,775 13	3,715,233 33	3,353,233 29	3,769,273 96	3,572,570 99
Gross undivided earnings.....	2,539,639 53	2,715,207 61	2,359,221 32	2,375,539 99	1,879,151 51	1,308,480 46
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	13,212 61	17,130 13	3,343 50
Individual deposits....	35,217,989 08	36,792,399 43	33,500,510 19	42,409,034 23	31,739,116 14	34,713,215 02
United States deposits.....	-----	566,999 03	433,927 31	330,553 63	401,760 31	333,932 29
Due banks and bankers.....	5,357,559 32	6,032,230 90	7,140,933 64	9,946,624 23	6,100,036 33	8,641,246 57
National bank notes outstanding.....	2,332,300 00	2,660,300 00	2,537,020 00	3,231,300 00	4,537,035 00	4,141,997 50
Notes and bills rediscounted.....	633,903 69	639,166 46	462,157 73	466,033 07	426,323 13	316,337 33
Bills payable.....	-----	100 00	23,000 00	-----	367,442 03	61,000 00
Liabilities other than those above stated.....	-----	-----	2,274 33	513,000 00	233 06	-----
Totals.....	\$66,051,502 97	\$68,353,341 25	\$70,555,261 76	\$78,235,636 10	\$63,291,477 17	\$67,281,708 68

REPORT OF THE COMMISSIONER OF

DETROIT.

Abstract of the published reports of the sixteen State and six National banks and two trust companies in the city of Detroit, as made to the Commissioner of the State Banking Department, December 19, 1894.

Resources.	16 State banks, 2 trust com- panies.	6 national banks.	Total.
Loans and discounts.....	\$12,691,582 90	\$14,962,479 50	\$27,654,062 40
Stocks, bonds and mortgages.....	16,512,277 71	1,796,169 70	18,308,447 41
Overdrafts.....	8,987 89	5,356 64	14,344 53
Due from reserve banks.....	4,847,477 45	2,259,337 22	7,106,814 67
Due from other banks and bankers.....	143,577 28	1,410,107 44	1,553,684 72
Banking house, furniture and fixtures.....	496,148 08	40,606 12	536,753 18
Other real estate.....	297,820 70	10,800 00	308,620 70
Due from U. S. treasurer.....	-----	13,088 62	13,088 62
Premiums paid.....	-----	176,000 00	176,000 00
Exchanges for clearing house.....	231,687 17	220,014 28	501,851 55
Checks and cash items.....	62,498 82	63,180 77	125,679 59
Nickels and cents.....	7,049 36	9,879 71	16,929 07
Specie.....	991,594 52	1,325,449 08	2,217,043 60
U. S. and national bank notes.....	1,044,301 00	905,463 00	1,949,764 00
Five per cent redemption fund.....	-----	60,750 00	60,750 00
Totals.....	\$37,384,952 86	\$23,158,581 18	\$60,543,534 04
Liabilities.			
Capital stock paid in.....	\$3,680,000 00	\$3,600,000 00	\$7,580,000 00
Surplus fund.....	790,000 00	578,000 00	1,368,000 00
Undivided profits.....	1,029,486 78	509,496 82	1,538,983 60
Dividends unpaid.....	260 13	-----	260 13
Commercial deposits..... \$6,842,961 07 }	39,849,536 99	9,891,623 11	39,741,160 10
Savings deposits..... 23,006,575 92 }			
Due to banks and bankers.....	1,785,718 96	7,362,651 25	9,168,370 21
Bills payable.....	-----	22,000 00	22,000 00
Circulating notes.....	-----	1,174,810 00	1,174,810 00
Totals.....	\$37,384,952 86	\$23,158,581 18	\$60,543,534 04

GRAND RAPIDS.

Abstract of published reports of the four State and five National banks and two trust companies in the city of Grand Rapids as made to the Commissioner of the Banking Department, December 19, 1894.

Resources.	Four State banks, two trust com- panies.	Five National banks.	Total.
Loans and discounts.....	\$1,949,165 30	\$5,053,320 21	\$7,002,485 51
Stocks, bonds and mortgages.....	1,533,178 59	583,221 90	2,121,400 49
Overdrafts.....	2,426 26	12,069 86	14,496 12
Due from reserve banks.....	712,244 39	1,047,279 43	1,759,523 82
Due from other banks and bankers.....	60,497 11	203,926 66	264,423 77
Banking house, furniture and fixtures.....	85,394 54	79,949 92	165,344 46
Other real estate.....	26,530 48	82,283 79	109,814 27
Due from U. S. treasurer.....		14,435 00	14,435 00
Premiums paid.....		30,750 00	30,750 00
Exchanges for clearing house.....	40,972 98	42,217 89	83,191 87
Checks and cash items.....	6,137 77	12,904 22	19,042 06
Nickels and cents.....	2,914 34	1,231 54	4,145 88
Specie.....	86,903 51	447,797 30	534,700 81
U. S. and national bank notes.....	79,020 00	129,002 00	208,022 00
Five per cent redemption fund.....		7,875 00	7,875 00
Totals.....	\$4,585,386 27	\$7,754,264 79	\$12,339,651 06
Liabilities.			
Capital stock paid in.....	\$900,000 00	\$2,300,000 00	\$3,000,000 00
Surplus fund.....	147,500 00	381,500 00	529,000 00
Undivided profits.....	74,382 77	206,468 10	280,845 87
Dividends unpaid.....		1,284 00	1,284 00
Commercial deposits..... \$1,959,578 71	3,554,576 86	3,946,224 29	7,500,811 15
Savings deposits..... 1,594,998 15			
Due to banks and bankers.....	8,926 64	817,433 40	826,410 04
Circulating notes.....		201,800 00	201,300 00
Totals.....	\$4,585,386 27	\$7,754,264 79	\$12,339,651 06

REPORT OF THE COMMISSIONER OF

SAGINAW.

Abstract of the published reports of the five State and five National banks in the city of Saginaw, as made to the Commissioner of the State Banking Department, December 19, 1894.

Resources.	Five State banks.	Five National banks.	Total.
Loans and discounts	\$2,546,706 58	\$2,640,066 90	\$5,186,773 48
Stocks, bonds and mortgages	925,976 94	723,200 00	1,649,176 94
Overdrafts	2,421 40	4,546 82	6,968 22
Due from reserve banks	588,689 01	845,047 01	933,736 02
Due from other banks and bankers	6,064 23	46,300 91	52,365 14
Banking house, furniture and fixtures	89,879 02	47,500 00	136,379 02
Other real estate	12,355 18		12,355 18
Due from U. S. treasurer		3,029 50	3,029 50
Premiums paid		32,468 75	32,468 75
Exchanges for clearing house	1,751 42	8,827 31	10,578 73
Checks and cash items	10,228 47	8,357 29	18,585 76
Nickels and cents	518 58	801 37	1,319 95
Specie	84,708 11	122,145 62	206,853 73
U. S. and national bank notes	68,688 00	78,370 00	147,058 00
5% redemption fund		23,625 00	23,625 00
Totals	\$4,338,116 89	\$4,064,286 48	\$8,422,403 37
Liabilities.			
Capital stock paid in	\$500,000 00	\$650,000 00	\$1,150,000 00
Surplus fund	220,000 00	430,000 00	650,000 00
Undivided profits	126,955 78	142,679 55	269,635 33
Dividends unpaid		157 50	157 50
Commercial deposits	\$1,585,832 03		
Savings deposits	1,831,453 39		
	3,366,785 42	2,201,017 32	5,567,802 74
Due to banks and bankers	115,878 46	190,212 11	305,585 57
Notes and bills rediscounted	9,002 23		9,002 23
Circulating notes		470,220 00	470,220 00
Totals	\$4,338,116 89	\$4,064,286 48	\$8,422,403 37

BAY CITIES.

Abstract of the published reports of the five State and two National banks in the Bay Cities, as made to the Commissioner of the State Banking Department, December 19, 1894.

Resources.	Five State banks.	Two National banks.	Total.
Loans and discounts.....	\$1,788,908 67	\$1,571,689 03	\$3,410,598 70
Stocks, bonds and mortgages	818,845 49	103,527 00	422,372 49
Overdrafts	4,964 87	280 64	5,245 01
Due from reserve banks	149,535 02	130,107 80	279,692 83
Due from other banks and bankers.....	12,617 19	31,089 59	43,686 78
Banking house, furniture and fixtures	20,685 55	22,500 00	43,185 55
Other real estate	21,000 00	5,137 50	26,137 50
Due from U. S. treasurer		3,000 00	3,000 00
Premiums paid		7,000 00	7,000 00
Exchanges for clearing house	3,405 07	5,103 07	8,508 14
Checks and cash items.....	2,433 26	3,147 97	5,580 23
Nickels and cents.....	1,101 72	314 12	1,415 84
Specie.....	38,744 57	76,377 00	115,121 57
U. S. and national bank notes	53,690 00	25,558 00	84,248 00
5% redemption fund.....		4,500 00	4,500 00
Totals.....	\$2,370,974 91	\$2,089,311 72	\$4,460,286 63
Liabilities.			
Capital stock paid in	\$400,000 00	\$800,000 00	\$1,000,000 00
Surplus fund.....	122,000 00	80,000 00	202,000 00
Undivided profits.....	68,978 23	28,470 67	97,448 90
Dividends unpaid.....	5 00		5 00
Commercial deposits..... \$785,233 50	1,588,102 53	1,079,724 26	2,667,826 79
Savings deposits			
Due to banks and bankers.....	15,237 64	101,329 58	117,067 22
Notes and bills rediscounted	176,651 51	109,297 21	285,938 72
Circulating notes		90,000 00	90,000 00
Totals.....	\$2,370,974 91	\$2,089,311 72	\$4,460,286 63

REPORT OF THE COMMISSIONER OF

The following is a list of the banks examined and the amount paid by each, as required by section 40 of the banking law.

Name of bank.	Location.	Date of examination.	Amount paid.
Adrian State Savings Bank	Adrian	May 23	\$27 47
The Commercial Savings Bank	Adrian	May 31	52 86
Lenawee County Savings Bank	Adrian	December 19	51 54
Waldby & Clay's State Bank	Adrian	June 24	10 00
Commercial & Savings Bank	Albion	June 19	10 00
Alpena County Savings Bank	Alpena	April 13	10 00
Ann Arbor Savings Bank	Ann Arbor	October 19	111 04
Farmers & Mechanics' Bank	Ann Arbor	October 18	40 87
State Savings Bank	Ann Arbor	October 10	23 06
West Michigan Savings Bank	Bangor	September 7	10 00
City Bank	Battle Creek	June 19	70 81
Bay City Bank	Bay City	December 5	82 05
Bay County Savings Bank	Bay City	September 14	42 56
Commercial Bank	Bay City	August 16	46 96
Belding Savings Bank	Belding	February 7	12 94
Peoples' Savings Bank	Belding	February 5	10 00
Farmers & Merchants' Bank	Benton Harbor	September 6	30 92
Meecosta County Savings Bank	Big Rapids	August 24	15 12
Blissfield State Bank	Blissfield	May 28	10 00
Merchants & Miners' Bank	Calumet	August 20	71 17
State Bank of Carson City	Carson City	July 17	10 00
First State Bank	Centerville	February 14	10 00
Charlevoix Savings Bank	Charlevoix	August 28	10 00
Chelsea Savings Bank	Chelsea	October 9	22 79
Clare County Savings Bank	Clare	May 18	19 96
Branch County Savings Bank	Coldwater	June 12	25 83
Farmers' State Bank	Concord	October 8	10 00
Commercial State Bank	Constantine	August 1	10 00
First State Bank	Constantine	June 22	10 00
Davison State Bank	Davison	December 28	10 00
First State Bank of Decatur	Decatur	April 19	10 64
American Savings Bank	Detroit	September 18	91 87
Central Savings Bank	Detroit	February 19	47 41
Citizens' Savings Bank	Detroit	September 20	163 57

THE BANKING DEPARTMENT.

19

List of banks examined.—CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
City Savings Bank.....	Detroit.....	March 5.....	\$169 09
Detroit Savings Bank.....	Detroit.....	October 1.....	484 83
Detroit River Savings Bank.....	Detroit.....	May 29.....	30 63
Dime Savings Bank.....	Detroit.....	October 22.....	146 26
Fidelity Loan & Trust Co.....	Detroit.....	December 24.....	10 00
German American Bank.....	Detroit.....	October 15.....	97 44
Home Savings Bank.....	Detroit.....	February 23..	97 28
McLellan & Anderson Savings Bank.....	Detroit.....	October 26.....	40 68
Mechanics' Bank.....	Detroit.....	September 19..	123 63
Michigan Savings Bank.....	Detroit.....	December 18.....	151 21
Peninsular Savings Bank.....	Detroit.....	February 27..	391 45
People's Savings Bank.....	Detroit.....	March 12.....	606 93
State Savings Bank.....	Detroit.....	March 19.....	350 73
Union Trust Company.....	Detroit.....	December 24.....	69 10
Wayne County Savings Bank.....	Detroit.....	November 12.....	604 08
Dexter Savings Bank.....	Dexter.....	June 21.....	13 68
City Bank.....	Dowagiac.....	April 20.....	20 76
Monroe County Bank.....	Dundee.....	October 12.....	10 00
Shiawassee County Bank.....	Durand.....	February 9.....	10 00
Tawas State Savings Bank.....	East Tawas.....	April 11.....	10 00
Michigan State Bank.....	Eaton Rapids.....	April 3.....	16 65
Elk Rapids Savings Bank.....	Elk Rapids.....	August 29.....	10 00
First State Savings Bank.....	Evart.....	May 17.....	10 00
State Bank of Fenton.....	Fenton.....	May 8.....	12 97
Citizens' Commercial & Savings Bank.....	Flint.....	February 15..	57 86
Genesee County Savings Bank.....	Flint.....	February 14..	70 69
Union Trust & Savings Bank.....	Flint.....	February 12..	33 51
First State & Savings Bank.....	Flushing.....	May 18.....	21 53
State Savings Bank of Fowler.....	Fowler.....	February 8.....	10 00
Gaylord State Savings Bank.....	Gaylord.....	August 14.....	10 00
State Savings Bank of Grand Ledge.....	Grand Ledge.....	June 25.....	10 00
Grand Rapids Savings Bank.....	Grand Rapids.....	November 7..	120 03
Kent County Savings Bank.....	Grand Rapids.....	August 1.....	111 71
Michigan Trust Company.....	Grand Rapids.....	December 26.....	82 83
Peninsular Trust Company.....	Grand Rapids.....	April 23.....	10 00
People's Savings Bank.....	Grand Rapids.....	July 2.....	54 69
State Bank of Michigan.....	Grand Rapids.....	November 5..	56 13
Farmers' Bank of Grass Lake.....	Grass Lake.....	October 9.....	10 53

REPORT OF THE COMMISSIONER OF

List of banks examined.—CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
Superior Savings Bank	Hancock	August 20	\$34 47
Oceana County Savings Bank	Hart	May 4	13 38
Hastings City Bank	Hastings	July 30	19 47
Hilledale Savings Bank	Hilledale	April 18	36 63
First State Bank of Holland	Holland	September 4	21 48
Holland City State Bank	Holland	September 4	21 77
First State & Savings Bank	Holly	May 9	19 37
Farmers' State Bank of Homer	Homer	June 23	10 00
First State Bank of Homer	Homer	April 20	10 00
First State & Savings Bank	Howell	June 26	12 92
Boles State Savings Bank	Hudson	May 25	22 21
Thompson Savings Bank	Hudson	May 24	29 64
Lapeer County Bank	Imley City	September 28	17 17
Ionia County Savings Bank	Ionia	January 17	22 53
Commercial Bank	Iron Mountain	August 16	10 00
Peninsula Bank	Ishpeming	August 17	19 41
Ithaca Savings Bank	Ithaca	June 9	10 00
Jackson City Bank	Jackson	December 18	71 98
Union Bank	Jackson	December 17	81 17
Grosvenor Savings Bank	Jonesville	April 19	20 64
Home Savings Bank	Kalamazoo	April 17	14 57
Kalamazoo Savings Bank	Kalamazoo	April 26	67 16
Lake Odessa Savings Bank	Lake Odessa	June 23	10 00
Ingham County Savings Bank	Lansing	October 29	29 64
Lansing State Savings Bank	Lansing	November 1	49 58
People's Savings Bank	Lansing	November 2	49 39
State Savings Bank	Lapeer	September 26	10 00
People's Bank	Leslie	April 5	10 86
Lowell State Bank	Lowell	January 16	14 80
Antrim County State Savings Bank	Mancelona	August 27	10 00
People's Bank	Manchester	November 27	13 40
Union Savings Bank	Manchester	June 28	10 00
Manistee County Savings Bank	Manistee	August 23	21 45
Manistique Bank	Manistique	August 15	17 54
First State Savings Bank	Marine City	July 11	10 00
Marine Savings Bank	Marine City	July 10	17 90
Marquette County Savings Bank	Marquette	August 22	47 24
Commercial Savings Bank	Marshall	June 20	29 70

THE BANKING DEPARTMENT.

21

List of banks examined.—CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
Farmers' Bank	Mason	November 8	\$17 74
First State & Savings Bank	Mason	April 13	10 80
State Bank of Middleville	Middleville	November 9	10 88
Midland County Savings Bank	Midland	May 15	10 00
State Bank of Midland	Midland	May 14	12 40
Farmers and Merchants' Bank	Milan	October 11	10 00
Mt. Clemens Savings Bank	Mt. Clemens	December 11	54 98
Ulrich Savings Bank	Mt. Clemens	December 12	23 96
Commercial Bank	Mt. Pleasant	June 8	11 67
Exchange Savings Bank	Mt. Pleasant	May 1	10 80
Peoples' Savings Bank	Mt. Pleasant	June 8	12 88
Muskegon Savings Bank	Muskegon	May 2	25 03
Farmers & Merchants' Bank	Nashville	July 19	10 00
Newberry Savings Bank	Newberry	September 10	10 00
First State Savings Bank	Niles	April 25	10 00
Pioneer Bank	North Branch	September 27	10 00
Northville State Savings Bank	Northville	November 22	10 00
Iosco County Savings Bank	Oscoda	April 12	22 73
Owosso Savings Bank	Owosso	April 9	28 08
Oxford Savings Bank	Oxford	September 28	10 00
Paw Paw Savings Bank	Paw Paw	April 12	12 13
State Bank of Perry	Perry	December 29	10 00
First State Bank	Petoskey	August 11	10 08
Plymouth Savings Bank	Plymouth	November 21	17 76
First Commercial Bank	Pontiac	November 21	51 66
Oakland County Savings Bank	Pontiac	May 10	16 73
Commercial Bank	Port Huron	July 24	47 98
Port Huron Savings Bank	Port Huron	July 23	54 30
St. Clair County Savings Bank	Port Huron	July 27	23 73
State Bank of Reading	Reading	April 17	10 00
American Commercial Savings Bank	Saginaw	March 27	35 64
Bank of Saginaw	Saginaw	December 3	141 91
Peoples' Savings Bank of East Saginaw	Saginaw	March 29	50 71
Saginaw County Savings Bank	Saginaw	July 30	40 23
Savings Bank of East Saginaw	Saginaw	December 4	148 96
Commercial & Savings Bank	St. Clair	July 11	16 40
Clinton County Savings Bank	St. Johns	April 12	16 68
State Bank of St. Johns	St. Johns	April 11	15 75

REPORT OF THE COMMISSIONER OF

List of banks examined.—CONCLUDED.

Name of bank.	Location.	Date of examination.	Amount paid.
Commercial State Bank.....	St. Joseph.....	September 6.....	\$10 00
Union Banking Company.....	St. Joseph.....	September 7.....	25 23
Commercial Savings Bank.....	St. Louis.....	June 9.....	10 00
Sault Savings Bank.....	Sault Ste. Marie.....	September 7.....	23 11
Kalamazoo County Bank.....	Schoolcraft.....	June 29.....	10 00
Commercial State Bank.....	Shepherd.....	December 27.....	10 00
Citizens State Bank.....	South Haven.....	September 5.....	10 00
First State Bank.....	South Haven.....	September 5.....	21 04
Citizens State Bank.....	Sturgis.....	June 12.....	16 03
Lilley State Bank.....	Tecumseh.....	November 25.....	17 03
Tecumseh State Savings Bank.....	Tecumseh.....	November 27.....	10 00
First State Savings Bank.....	Three Rivers.....	June 15.....	15 15
Traverse City State Bank.....	Traverse City.....	August 30.....	50 79
Wayne Savings Bank.....	Wayne.....	October 16.....	15 57
Lumberman's State Bank.....	West Bay City.....	December 6.....	50 73
People's Savings Bank.....	West Bay City.....	September 12.....	15 01
Whitehall State Savings Bank.....	Whitehall.....	May 8.....	12 57
State Bank of White Pigeon.....	White Pigeon.....	June 14.....	13 05
Williamston State Bank.....	Williamston.....	April 6.....	18 05
First Commercial & Savings Bank.....	Wyandotte.....	May 21.....	12 10
Wyandotte Savings Bank.....	Wyandotte.....	May 21.....	23 51
Ypsilanti Savings Bank.....	Ypsilanti.....	October 17.....	33 62

SUPREME COURT DECISIONS.

BISSELL V. HEATH.

(Supreme Court of Michigan, Jan. 26, 1894.)

Corporations—Double liability of stockholders—Title of laws—Bank receivers—Judicial powers—Allowance of claims—Impairing obligation of contracts—Amending charter.

1. One to whom a certificate of stock in a state bank is issued, and who receives dividends thereon for several years, cannot escape the double liability imposed on stockholders by the banking act of 1887, § 46, on the ground that he was not an original subscriber to the stock, and that no formal transfer from such a subscriber to him appears on the bank books.

2. A stockholder in a bank, who has received dividends for years, cannot after the bank has become insolvent and gone into a receiver's hands, repudiate his double liability to creditors imposed by the banking act of 1887, § 46, on the ground that he was induced to become a stockholder by the fraud of the officers of the bank.

3. The banking act of 1887, entitled "An act to revise the laws authorizing the business of banking, and to establish a banking department for the supervision of such business," though capable of being subdivided, and enacted into several laws, has but one general object, and does not violate Const. Art. 4, § 20, which provides that no law shall embrace more than one object, which shall be expressed in its title.

4. The banking act of 1887, § 57, which empowers the receiver of an insolvent bank to allow or reject claims presented against the bank, subject to review by the court appointing him, does not clothe him with judicial powers, in violation of Const. Art. 6, § 1, vesting such powers in specified courts.

5. Under the power reserved to the legislature by Const. Art. 15, § 1, of amending, altering or repealing all laws relating to the formation of corporations, the legislature may impose on stockholders of existing corporations a liability to creditors in double the amount of their stock, and such legislation is not invalid as impairing a pre-existing contract between the stockholders and the corporation.

6. The banking act of 1887, § 56, which requires the receiver of an insolvent bank to give twelve weeks' notice by publication for presentation of claims by creditors, is for their benefit, and does not prevent the receiver from passing on a claim presented to him on a briefer notice.

Error to circuit court, Oakland county; Joseph B. Moore, Judge.

Action by Edward J. Bissell, receiver of the Milford State Bank, against Francis Heath, to enforce the additional liability of defendant as a stockholder in the bank. There was a judgment for plaintiff, and defendant brings error. Affirmed.

Atkinson & Carpenter, for appellant. Edward J. Bissell, in pro. per.

MONTGOMERY, J. The Milford State Bank was organized October 21, 1886, and continued in business until the 15th of September, 1891, at which date a bill was filed, under the general banking law of the state, (Act No. 205, Laws 1887) to wind up the affairs of the corporation. Plaintiff was appointed receiver under said act. Claims were filed with, and approved by, him, aggregating \$104,287 due depositors, and \$4,801.75 due other creditors, besides certain contingent liabilities. Defendant was charged with liability as a stockholder under the provisions of section 46 of the act of 1887 which provides that "the stockholders of every bank shall be individually liable, equally and ratably, and not one for another, for the benefit of depositors in said bank to the

amount of their stock at the par value thereof, in addition to the said stock. * * * Such liability may be enforced in a suit at law or in equity by any such bank in process of liquidation, or by any receiver, or other officer succeeding to the legal rights of said bank."

1. It is claimed by appellant that defendant was not a stockholder. It appears by the record that, about the time the bank was organized, the defendant negotiated with one Solon H. Wilhelm, who became cashier of the bank for the purchase of stock. It appeared by the stock ledger that under date of January 3, 1887, there was issued to defendant a certificate of stock, the stock ledger stating that the stock was transferred from subscription of S. H. W. It further appears that a certificate was in fact issued to the defendant, and that he received dividends for several years. It is urged that the only way in which defendant, not being an original subscriber to the capital stock, could become a stockholder, was by securing a transfer of some of the stock subscribed for by others, and that no formal transfer appears upon the bank books, and hence that he never legally became a stockholder. The answer to this is that the evidence of the transfer was sufficient to satisfy the corporators. The stock was in fact issued, and the books of the company showed it sufficiently. *Bank v. Warren* 52, Mich. 557, 18 N. W. 356. The corporation was bound by the issue of stock. It could waive the formality of any assignment, by S. H. W., and, having done so, could not thereafter deny defendant's rights on the ground that he had failed to produce evidence of an assignment from an original subscriber to the capital stock. *Mor. Priv. Corp.* § 844.

2. It is next contended that, if the defendant ever legally assumed the relation of stockholder, he was induced to enter into the contract by fraud. The state bank was the successor in business of a national bank having the same officers, and it is claimed, in effect, that the evidence tends to show that the officers unloaded worthless securities belonging to the national bank upon the new organization, and received stock for the same; that, out of the nominal capital stock of \$50,000, only a little more than \$10,000 was paid in in cash; that it was represented to the defendant, at the time he became a stockholder, that the bank was a paying institution, and would earn semiannual dividends of 4 per cent, and that, as a matter of fact, the acceptance of the worthless securities had at this time left the bank with an impaired capital; and that the representations made to defendant were known to be untrue. It is conceded by appellant's council that there are authorities which maintain that it is not open to a stockholder, when the rights of creditors have intervened, to assert the claim that he was induced by fraud to become a stockholder; but it is insisted that the true rule is that asserted by Lord Cairns in *Smith's Case*, 2 Ch. App. 604, "that it is one of the risks which creditors are liable to that it may turn out that some person whose name appears as a shareholder on the list has a right to have his name taken from the list." In the case cited, however, the action was taken before any steps had been taken to wind up the affairs of the corporation under the winding-up act. In *Stone v. Bank*, 3 C. P. Div. 283, it was held that where the corporation has gone into liquidation, and is proceeding, under the winding-up act, to make calls to satisfy claims of creditors, it is too late for one who has, up to that time, allowed his name to appear as a stockholder, to avoid liability on the ground that his subscription was obtained by fraud. The question was touched upon by this court in *Duffield v. Wire & Iron Works*, 64 Mich.

293, 31 N. W. 310. In that case, plaintiff had been induced to become a stockholder by fraud, and, on discovery of the fraud, tendered back the shares and dividends received, and brought an action against the company before any assignment was made for the benefit of creditors. On the question of the plaintiff's right to recover, under the circumstances, the court was evenly divided, Justices Champlin and Morse being of the opinion that the plaintiff could not rescind the contract after the rights of creditors had intervened even though no steps had actually been taken to wind up the affairs of the corporation. Justices Campbell and Sherwood were of the opposite opinion. We do not deem it necessary to decide which of the two opinions we would follow in a case presenting the same state of facts, as we think that, even under the doctrine of Justice Campbell's opinion, the defendant in this case cannot be relieved. Justice Campbell lays stress upon the fact that, under the statute relating to manufacturing corporations, the stockholders are not personally liable to contribute beyond what will pay up for their stock, and that creditors could not enforce any right against fully-paid stock. But such is not the case with corporations organized under the banking law. It is apparent that Justice Campbell recognized the doctrine of *Stone v. Bank*, supra. We think the defendant in this case cannot, after having permitted the depositors of the bank to rely upon his apparent ownership of this stock, and after having received dividends upon the stock for years, which he has not tendered back, be heard now to repudiate his liability. *Mor. Priv. Corp.* § 840; *Shuff v. Upton*, 95 U. S. 665; *Cook, Stocks & S.* §§ 163, 164.

3. It is contended that the general banking act of 1887 is unconstitutional, for the reasons (1) that the title is double; (2) it attempts to confer upon the receiver the judicial power to adjudicate claims to be paid in the course of liquidation; (3) that, as applied to the present case, it impairs the obligation of contracts made by the shareholder before its passage, by imposing a liability not before that time existing. These questions will be considered in the order adopted by counsel.

First, The title of the act is "An act to revise the laws authorizing the business of banking and to establish a banking department for the supervision of such business." Is the title valid under article 4, § 20, of the constitution, which provides that no law shall embrace more than one object, which shall be expressed in its title? It is suggested that the law expresses two objects, which might very well be the subjects of separate acts. It may be true, of any comprehensive statute, that it might be subdivided, and several laws in *pari materia* enacted in place of one; but it does not follow that an act which has but one general object is in conflict with the constitutional provision. As is stated in *Cooley's Constitutional Limitations* (page 176), "There has been a general disposition to construe the provision liberally, rather than to embarrass legislation by a construction whose strictness is unnecessary to the accomplishment of the lawful purposes for which it was adopted." This court has frequently expressed similar views. See *People v. Mahaney*, 13 Mich. 481; *Kurtz v. People*, 33 Mich. 279; *Attorney General v. Amos*, 60 Mich. 372, 27 N. W. 571; *Wardle v. Cummings*, 86, Mich. 395, 49 N. W. 212, 538. *Davis v. Woolnough*, 9 Iowa, 104, is directly in point, and sustains the ruling of the circuit judge.

Second, Section 57 of the banking act provides that the receiver shall from time to time make ratable dividends of the money realized or col-

lected by him on all such claims as may have been proved to his satisfaction, or adjudicated in a court of competent jurisdiction. This provision, it is said, empowers the receiver to adjudicate claims, and gives his adjudication the force of a judicial decision; and it is urged that it is therefore in conflict with the provisions of section 1, article 6, of the constitution, which reads: "The judicial power is vested in one supreme court, in circuit courts, in probate courts and in justices of the peace." This provision was construed by this court in *Shurbun v. Hooper*, 40 Mich. 503, and *Streeter v. Paton* 7 Mich. 347. In *Streeter v. Paton* it was said: "By 'courts,' as the word is used in the constitution, we understand permanent organizations for the administration of justice, and not those special tribunals provided for by law, that are occasionally called into existence by particular exigencies, and that cease to exist with such exigencies." In *Shurbun v. Hooper* it was held that the statute providing for adjudication of claims against the estate of a deceased person before commissioners was not in conflict with this provision. Such a statute is not to be distinguished in principle from the one under consideration. If a special tribunal may be created to determine claims against the estate of a deceased individual, why may not such a tribunal be created to determine claims against a defunct corporation, subject, as the power conferred by the statute doubtless is, to a review by the court making the appointment? See *Underwood v. McDuffee*, 15 Mich. 361; *Kennedy v. Gibson*, 8 Wall. 499; *Young v. Wempe*, 46 Fed. 354; *Citizens' Sav. Bank v. Ingham*, Circuit Judge (Mich.) 57 N. W. 121.

Third, It is contended that the provisions of the act of 1887 creating the liability of stockholders is, so far as it attempts to fix that liability upon existing corporations, unconstitutional, for the reason that it impairs a pre-existing contract between the stockholder and the corporation. In this connection it is asserted that the amendment to the banking law adopted by the legislature of 1871 is inoperative, for the reason that it was not ratified by a vote of the people. Section 2 of article 15 provided that no general banking law shall have effect until the same shall, after its passage, be submitted to a vote of the electors of the state. We find it unnecessary to determine whether this provision of the constitution applies to amendments to general banking laws, as we think that, if it be assumed that the attempt to create a personal liability on the part of stockholders by the act of 1871 was ineffectual, still the provisions of the act of 1887, fixing the personal liability of stockholders in existing banks, must be upheld. The constitution (article 15, § 1) provides, in effect, that all laws passed providing for the formation of corporations under general laws may be amended, altered, or repealed. Under this reservation of power it is not an unwarranted or unconstitutional invasion of private rights to provide by subsequent legislation that, as to future contracts of the corporation, the stockholders shall be subject to a further liability. Instances of legislation of this character are not rare, and the question herein involved has been passed upon by numerous courts of last resort. The leading case is *In re Oliver Lee Bank*, reported in 21 N. Y. 9. In that case it was distinctly held that, under such a reserved power to alter or amend, the legislature might provide that the stockholder should, as to future debts contracted by the corporation, become liable to the amount of his capital stock, in addition to his paid subscription. Mr. Justice Denio, speaking for the full court, disposed of the contention of defendant as

follows: "It is said that the corporation could not, by any act or omission of its own, implicate its stockholders in a liability which they had not consented to assume; and which, on the contrary, they declared they would not incur. But they voluntarily consented to become stockholders upon the condition held out by the general banking law. One of these conditions was that the legislature might amend or alter the act, and in that way change and modify the constitution of the corporation. A change under this reservation might render their investment more or less profitable, and their position more or less hazardous. Whatever peril is entailed they consented to assume." This case was affirmed on appeal to the supreme court of the United States, and is reported under the title of *Sherman v. Smith*, 1 Black, 587. In *Stanley v. Stanley*, 26 Me. 196, the act creating the corporation was passed in 1833. A statute passed in 1837, making the stockholders personally liable for the debts of the corporation thereafter contracted, was held valid. In *Gardner v. Insurance Co.*, 9 R. I. 194, the question was distinctly raised, and the court reached the same conclusion as that stated in the *Oliver Lee Bank Case*. The court say: "The legislature have reserved the power at any time to alter or repeal the charter, or any of its provisions. The incorporators accepted this provision, and agreed that its provisions might be changed; and every purchaser of stock in the company has assented to these terms, and has agreed to hold his shares subject to this liability to change." In *Gray v. Coffin*, 9 Cush. 192, in considering the effect of an act passed subsequent to the formation of a corporation, Chief Justice Shaw, at page 200, said: "This act was general in its nature, extended to members of all corporations, providing to what extent they should be liable to the claims of creditors, and all persons dealing with and becoming creditors of any corporation. It was future and prospective in its operation, regulating the rights of debtor and creditor as they should afterwards arise, expressly securing any right acquired by any person against a holder of stock in any corporation by force of existing laws. It had no tendency to impair, or in any way affect or modify, any power, privilege or immunity pertaining to the franchise of any corporation, and therefore seems to be within the just limits of legislative power." The case of *Ireland v. Turnpike Co.*, 19 Ohio St. 369, is cited by counsel as asserting a contrary doctrine. We do not find, from an examination of that case, that the effect of a reservation of the power to alter, amend, or repeal a charter was considered. It is contended that *Detroit v. Detroit & H. P. R. Co.*, 43 Mich. 140, 5 N. W. 275, is inconsistent with the plaintiff's contention, and with the case above referred to. We do not so construe the opinion of Mr. Justice Cooley in that case. That case involved the question of whether vested property rights might be taken from the corporation without condemnation by virtue of the reserved power to alter or amend. The question, as here presented, relates to the power to affect, by amendatory legislation, the rights and liabilities of corporations and stockholders as to future contracts and undertakings.

4. It is claimed that the plaintiff has not shown himself entitled to recover, for the reasons that there was no proper allowance of the claims by the receiver; that the notice required to be given under section 56, calling upon creditors to prove their claims, was irregular and insufficient, and that, therefore, the receiver had no jurisdiction to pass upon the claims. This contention can only be sound if it be held that the receiver

can hear no claims until after the expiration of the full twelve weeks from the time of the first application. We do not think the section in question is open to this interpretation. It was not intended to postpone action for this time. On the contrary, the provision as to notice is for the benefit of the creditors, and where, as in this case, a sufficient number of them act upon brief notice to show a liability upon the part of defendant for the full amount of his stock, he can safely trust the equity courts to protect creditors of the bank. We have considered all the points relied upon, and find no error in the record. The judgment will be affirmed, with costs. The other justices concurred.

REPORTS

OF THE

STATE BANKS AND TRUST COMPANIES

**AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT**

MAY 4, JULY 18, OCTOBER 2, AND DECEMBER 19,

1894.

No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; E. E. TOBIAS, *Cashier*.

DIRECTORS—Richard A. Watts, Channing Whitney, Arthur D. Gilmore, Seth Bean, Bob H. Bradley, Geo. A. Wilcox, Wm. E. Jewett, E. A. Kaiser, Charles G. Wealey, Adolph Wheeler, W. O. Hunt, Daniel Todd.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$100,903 13	\$104,124 78	\$116,427 57	\$124,918 30
Stocks, bonds and mortgages.....	117,585 00	112,253 79	115,785 45	123,885 45
Overdrafts.....	238 28	274 23	652 12	539 01
Banking house.....				
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....				
Current expenses and taxes paid.....	1,637 21	2,385 26	2,804 50	54 76
Interest paid.....	937 12	2,491 92	2,656 79	68 45
Due from banks in reserve cities.....	24,109 21	33,032 39	29,606 29	24,242 31
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	366 24	1,233 39	861 06	854 03
Nielsens and cents.....	460 29	325 84	359 59	333 96
Gold coin.....	3,065 00	1,402 50	3,390 00	2,615 00
Silver coin.....	1,406 75	2,563 00	1,028 25	438 45
U. S. and national bank notes.....	10,093 00	8,265 00	10,214 00	8,899 00
Totals.....	\$275,801 28	\$273,387 15	\$290,067 62	\$291,238 74
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				2,000 00
Gross undivided earnings.....	8,098 58	12,978 15	15,286 14	774 16
Dividends unpaid.....				7,000 00
Commercial deposits subject to check.....	23,149 41	30,579 95	40,415 69	34,852 06
Certificates of deposit.....				
Savings deposit.....	144,553 29	129,534 05	131,997 04	145,574 09
Certified check.....				
Cashier's check outstanding.....				
Due to banks and bankers.....			2,358 75	1,088 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$275,801 28	\$273,387 15	\$290,067 62	\$291,238 74

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

W. J. COCKER, *President*; S. HOWELL, *Vice President and Cashier*; E. N. SMITH, *Assistant Cashier*.

DIRECTORS—W. J. Cocker, Seymour Howell, C. E. Miller, Norman Geddes, A. Bennett, A. M. Stephenson, Chas. Bowerfind, D. Metcalf, E. C. Sword.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$156,155 79	\$151,896 28	\$155,186 20	\$174,393 18
Stocks, bonds and mortgages	292,027 84	284,687 12	290,525 15	283,983 61
Overdrafts	925 87	1,518 77	5,143 41	1,540 09
Banking house	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures	2,526 93	2,526 93	2,526 93	2,526 93
Other real estate	1,880 70	1,880 70	1,880 70	.....
Current expenses and taxes paid	3,405 55	496 52	1,729 86	.....
Interest paid	1,158 17	571 56	798 29	175 09
Due from banks in reserve cities	42,231 68	71,645 08	58,067 64	45,480 10
Due from other banks and bankers	780 29	110 00	80 00	417 85
Exchanges for clearing house .....	.....	.....	.....	.....
Checks and cash items	489 16	1,176 10	1,255 42	968 93
Nickels and cents	671 53	812 29	625 78	604 19
Gold coin	4,670 00	3,687 50	4,630 00	2,400 00
Silver coin	2,962 50	1,653 25	2,143 00	1,228 25
U. S. and national bank notes	17,594 00	11,784 00	16,065 00	10,910 00
Totals	\$538,580 01	\$544,947 06	\$541,657 38	\$535,578 23
Liabilities.				
Capital stock paid in	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Gross undivided earnings	24,150 43	22,406 38	23,324 48	25,858 83
Dividends unpaid .....	.....	.....	.....	.....
Commercial deposits subject to check	90,146 53	89,647 98	77,254 92	74,856 68
Certificates of deposit .....	.....	.....	.....	.....
Savings deposits	279,257 05	287,229 09	288,665 67	286,445 58
Certified checks .....	.....	.....	.....	.....
Cashier's checks outstanding	6 00	5 00	.....	.....
Due to banks and bankers .....	.....	658 60	2,412 31	2,417 13
Notes and bills rediscounted .....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$538,580 01	\$544,947 06	\$541,657 38	\$535,578 23

REPORT OF THE COMMISSIONER OF

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1889.

J. R. BENNETT, *President*; VICTOR H. LANE, *Vice President*; H. V. C. HART, *Cashier*;
C. D. HARDY, *Assistant Cashier*.

DIRECTORS--Joseph R. Bennett, John A. Severens, Clinton D. Hardy, Herman V. C. Hart, Victor H. Lane, Delos M. Baker, Warren J. Parker, Lester H. Salisbury, Ira Waterman, C. E. Weaver, H. L. Larwill, R. Alfred Bury.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$29,015 85	\$25,363 65	\$26,059 98	\$32,765 62
Stocks, bonds and mortgages	401,601 00	\$98,251 00	\$98,241 00	387,057 00
Overdrafts	425 75	808 59	922 90	118 27
Banking house				
Furniture and fixtures				
Other real estate	1,400 00	1,400 00	1,400 00	9,255 68
Current expenses and taxes paid	2,370 59	3,546 61	5,800 53	6,264 21
Interest paid	705 85	5,859 92	5,728 68	10,716 24
Due from banks in reserve cities	56,450 22	48,037 74	53,117 04	49,980 87
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	244 78	284 15	397 45	187 62
Nickels and cents	184 66	90		
Gold coin	6,750 00	4,187 50	3,822 50	2,540 00
Silver coin	1,208 14	2,059 52	1,667 92	1,155 56
U. S. and national bank notes	13,140 00	17,289 00	16,495 00	14,460 00
Totals	\$518,596 34	\$506,888 58	\$518,152 00	\$515,496 12
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Gross undivided earnings	17,827 83	23,291 96	25,851 03	35,460 07
Dividends unpaid				
Commercial deposits subject to check				
Certificates of deposit				
Savings deposits	369,569 49	358,052 80	362,123 90	354,003 98
Certified checks	1,199 02			
Cashier's checks outstanding		543 82	177 07	1,083 07
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$518,596 34	\$506,888 58	\$518,152 00	\$515,496 12

No. 171.

WALDBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

FRANK W. CLAY, *President*; ROBERT S. MORELAND, *Vice President*; H. B. WALDBY, *Manager*;
RAL CLAY, *Cashier*.DIRECTORS—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J. V. DeFoe, R. S. Moreland, Wm. H.
Crane, A. W. Wood, J. W. Kirk.

Resources.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$172,276 56	\$202,776 21	\$211,208 19
Stocks, bonds and mortgages.....	68,748 94	72,178 94	71,223 94
Overdrafts.....	524 11	551 46	220 91
Banking house.....	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00
Other real estate.....			
Current expenses and taxes paid.....	1,026 11	1,518 89	55 62
Interest paid.....	848 59	1,678 84	278 06
Due from banks in reserve cities.....	49,198 23	45,075 63	29,597 84
Due from other banks and bankers.....		170 14	
Exchanges for clearing house.....			
Checks and cash items.....	470 96	2,218 47	1,118 78
Nickels and cents.....	172 55	102 99	117 65
Gold coin.....	1,835 00	465 00	1,815 00
Silver coin.....	964 85	1,327 95	1,398 65
U. S. and national bank notes.....	14,265 00	11,078 00	11,005 00
Totals.....	\$325,815 29	\$359,157 02	\$387,949 59
Liabilities.			
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....			
Gross undivided earnings.....	1,900 86	6,109 23	3,126 42
Dividends unpaid.....			
Commercial deposits subject to check.....	120,886 85	123,563 08	115,249 29
Certificates of deposit.....	142,427 83	140,483 09	142,214 68
Savings deposits.....	5,100 85	34,251 62	42,349 89
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
Totals.....	\$325,815 29	\$359,157 02	\$387,949 59

REPORT OF THE COMMISSIONER OF

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

FREDERICK F. HOAGLIN, *President*; S. B. ALLEN, *Vice President*; P. M. DEARING, *Cashier*.

DIRECTORS—Francis E. Marsh, Sylvester B. Allen, Edward Sutton, L. J. Wolcott, R. J. Frost, Samuel Dickie, Frederick F. Hoaglin, John Johnson Washington Gardner.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$36,796 86	\$41,934 00	\$43,410 53	\$53,234 11
Stocks, bonds and mortgages	5,800 00	10,825 00	11,235 00	14,243 73
Overdrafts	2,949 18	3,396 86	2,904 05	2,335 63
Banking house	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures	1,750 00	1,750 00	1,750 00	1,750 00
Other real estate				
Current expenses and taxes paid	534 27	1,209 78	1,465 67	268 62
Interest paid	52 36	255 64	296 79	441 48
Due from banks in reserve cities	2,634 35		4,628 24	3,381 28
Due from other banks and bankers	6,800 00	6,000 00	2,285 00	
Exchanges for clearing house				
Checks and cash items	7,100 32	6,629 81	5,743 77	272 79
Nickels and cents	109 58	72 03	65 47	21 39
Gold coin	1,325 00	980 00	1,257 50	1,957 50
Silver coin	1,295 25	1,377 05	571 05	807 00
U. S. and national bank notes	2,175 00	1,178 00	3,114 00	3,389 09
Totals	\$74,522 42	\$80,958 17	\$84,134 07	\$87,607 53
Liabilities. *				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund				1,300 00
Gross undivided earnings	1,193 96	1,698 37	2,302 52	678 21
Dividends unpaid				
Commercial deposits subject to check	8,970 30	7,586 91	11,320 43	8,353 56
Certificates of deposit	7,811 32	8,379 97	8,554 52	8,053 33
Savings deposits	21,546 34	24,653 12	26,656 60	31,222 43
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		2,604 80		
Notes and bills rediscounted				
Bills payable				2,500 00
Totals	\$74,522 42	\$80,958 17	\$84,134 07	\$87,607 53

No. 169.

ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

WILLIAM H. DAVISON, *President*; FRANK C. HOLMES, *Vice-President*; C. B. WILLIAMS, *Cashier*.

DIRECTORS—Wm. H. Davison, Frank C. Holmes, John Nicholson, H. H. Wittelschofer, Michael O'Brien, C. B. Williams, S. A. Davison, D. D. Hanover, Robert Montrose.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$27,268 08	\$52,962 57	\$63,084 45	\$60,188 74
Stocks, bonds and mortgages	3,585 00	11,809 82	24,459 81	29,948 22
Overdrafts			1 08	40 56
Banking house	10,906 80	10,960 21	10,897 05	10,897 05
Furniture and fixtures	1,175 53	2,178 22	2,177 82	2,177 82
Other real estate				
Current expenses and taxes paid	1,027 74	1,948 04	2,459 95	3,038 42
Interest paid				763 72
Due from banks in reserve cities	7,785 63	5,779 19	10,748 87	9,544 31
Due from other banks and bankers	1,032 35	4,000 00	82 76	176 04
Exchanges for clearing house				
Checks and cash items	976 92	2,075 17	924 59	131 67
Nickels and cents	116 49	122 67	142 99	112 41
Gold coin	2,300 00	2,685 00	2,882 50	2,217 50
Silver coin	467 50	1,602 50	949 00	1,198 50
U. S. and national bank notes	5,198 00	2,986 00	5,167 00	2,217 00
Totals	\$61,838 54	\$101,108 89	\$122,259 87	\$123,641 96
Liabilities.				
Capital stock paid in	\$27,180 00	\$26,820 00	\$50,000 00	\$50,000 00
Surplus fund				
Gross undivided earnings	588 88	1,685 25	2,306 17	5,051 27
Dividends unpaid				
Commercial deposits subject to check	18,142 51	19,742 84	21,825 96	24,657 50
Certificates of deposit	1,906 45	2,410 08	3,288 71	4,683 71
Savings deposits	14,070 75	40,451 27	44,989 18	49,249 48
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$61,838 54	\$101,108 89	\$122,259 87	\$123,641 96

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869. Reorganized December 9, 1889.

CHRISTIAN MACK, *President*; WM. D. HARRIMAN, *Vice President*; CHAS. E. HISCOCK, *Cashier*;
M. J. FRITZ, *Assistant Cashier*.DIRECTORS—C. Mack, David Rinsey, Wm. D. Harriman, Wm. Deubel, Daniel Hiscock, Willard B. Smith,
L. Gruner.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$387,350 08	\$390,572 62	\$385,685 75	\$480,241 00
Stocks, bonds and mortgages.....	459,231 91	493,066 91	477,551 91	486,813 65
Overdrafts.....	1,591 66	1,773 78	1,589 31	1,318 85
Banking house.....	20,500 00	20,500 00	20,500 00	20,500 00
Furniture and fixtures.....	9,938 23	9,988 22	9,915 72	9,855 72
Other real estate.....	4,997 07	4,997 07	4,997 07	6,497 07
Current expenses and taxes paid.....	3,107 79	92 70	2,583 25	4,585 81
Interest paid.....				
Due from banks in reserve cities.....	117,321 91	101,964 47	158,266 08	108,797 71
Due from other banks and bankers.....	3,655 37	276 72	1,592 87	1,189 50
Exchanges for clearing house.....				
Checks and cash items.....	1,315 02	470 69	1,319 74	350 75
Nickels and cents.....	541 13	345 85	205 41	241 59
Gold coin.....	30,000 00	30,000 00	30,000 00	35,400 00
Silver coin.....	4,000 00	1,100 00	2,500 00	2,000 00
U. S. and national bank notes.....	25,300 00	26,401 00	23,749 00	18,615 00
Totals.....	\$1,068,750 11	\$1,081,499 98	\$1,120,406 11	\$1,133,906 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Gross undivided earnings.....	14,306 09	4,783 17	12,191 65	22,827 31
Dividends unpaid.....	355 00	483 00	650 00	253 00
Commercial deposits subject to check.....	186,637 14	168,168 31	208,102 62	195,185 01
Certificates of deposit.....				
Savings deposits.....	681,661 88	702,771 85	694,261 16	714,510 49
Certified check.....				
Cashier's check outstanding.....				
Due to banks and bankers.....	5,700 00	7,299 15	5,200 68	1,125 84
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,068,750 11	\$1,081,499 98	\$1,120,406 11	\$1,133,906 15

No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; CHAS. E. GREENE, *Vice President*; FREDERICK H. BELSER, *Cashier*.

DIRECTORS—Wm. C. Stevens, Chas. E. Greene, Ambrose Kearney, W. F. Breaky, D. F. Schatrer, Reuben Kempf, Junius E. Beal, G. F. Alimendinger, Oliver M. Martin.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$287,483 29	\$250,885 88	\$256,111 54	\$264,227 86
Stocks, bonds and mortgages	82,451 96	87,548 96	86,698 96	84,798 96
Overdrafts	2,911 80	3,837 26	4,006 40	1,567 46
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate		1,218 00	1,218 00	1,218 00
Current expenses and taxes paid	2,092 84	185 24	1,393 32	2,318 86
Interest paid	2,519 36	583 68	1,509 96	4,445 09
Due from banks in reserve cities	39,111 41	38,656 41	19,155 64	25,961 01
Due from other banks and bankers	6,142 03	2,401 47	4,996 55	7,120 42
Exchanges for clearing house				
Checks and cash items	2,378 89	4,240 77	3,531 86	2,841 60
Nickels and cents	165 05	282 80	196 49	72 09
Gold coin	8,570 00	8,880 80	7,895 00	6,620 00
Silver coin	2,096 80	3,452 25	2,576 50	2,196 50
U. S. and national bank notes	10,611 00	11,308 00	12,816 00	7,337 00
Totals	\$398,529 43	\$406,296 62	\$406,159 22	\$412,219 35
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Gross undivided earnings	12,392 76	7,586 81	11,098 83	15,811 31
Dividends unpaid	17 50	140 00	17 50	17 50
Commercial deposits subject to check	90,081 72	92,502 93	91,008 50	92,507 84
Certificates of deposit	135,416 84	127,814 78	125,046 85	120,392 86
Savings deposits	90,620 61	99,913 38	97,987 54	103,489 84
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		888 72		
Notes and bills rediscounted				
Bills payable				
Totals	\$398,529 43	\$406,296 62	\$406,159 22	\$412,219 35

REPORT OF THE COMMISSIONER OF

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

W. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; J. D. RYAN, *Second Vice President*;
ROBERT PHILLIPS, *Cashier*.

DIRECTORS—Eugene F. Mills, John Heinsman, John Haarer, Wm. J. Booth, Dan. Zimmerman, John Sheehan, Wm. Arnold, Eugene E. Beal, Jeremiah D. Ryan, James H. Wade, Geo. P. Glazier, John Koch, Christian Martin, N. J. Kyer, D. A. MacLachlan.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$122,936 64	\$122,571 57	\$125,247 00	\$144,158 28
Stocks, bonds and mortgages	39,657 69	47,470 19	54,157 69	55,204 84
Overdrafts	221 19	795 96	471 71	914 95
Banking house				
Furniture and fixtures	4,186 08	4,186 08	4,186 08	4,186 08
Other real estate				
Current expenses and taxes paid	1,124 86	99 90	777 53	1,518 16
Interest paid	559 05	214 93	543 78	1,952 99
Due from banks in reserve cities	22,491 98	30,905 87	25,525 85	21,101 85
Due from other banks and bankers	4,290 19	2,845 27	5,084 23	
Exchanges for clearing house				
Checks and cash items	1,037 75	748 10	603 08	486 07
Nickels and cents	318 90	181 72	279 83	111 17
Gold coin	1,423 85	1,032 62	1,256 28	2,280 00
Silver coin	1,338 45	832 20	1,063 00	1,554 00
U. S. and national bank notes	9,847 00	9,704 00	11,964 00	9,674 00
Totals	\$210,173 63	\$221,588 41	\$231,210 06	\$243,421 89
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Gross undivided earnings	4,752 41	3,961 99	5,635 45	7,593 85
Dividends unpaid				
Commercial deposits subject to check	70,963 89	66,178 28	56,040 17	60,789 37
Certificates of deposit	26,750 63	36,091 48	45,123 84	42,385 24
Savings deposits	57,706 65	65,356 66	74,381 10	82,408 43
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$210,173 63	\$221,588 41	\$231,210 06	\$243,421 89

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; A. CHAPMAN, *Vice President*; GEO. CHAPMAN, *Cashier*.

DIRECTORS—Alvin Chapman, J. E. Ferguson, Geo. Chapman, Wm. Bradwell, Anson Goss, N. W. Drake, John E. Sebring, A. B. Chase, S. B. Monroe, D. K. Charles.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$47,498 18	\$50,010 33	\$52,575 73	\$46,425 65
Stocks, bonds and mortgages	11,085 86	10,573 19	10,108 54	9,970 21
Overdrafts				
Banking house				
Furniture and fixtures	328 40	328 40	328 40	323 40
Other real estate	2,100 00	1,900 00	1,900 00	1,895 00
Current expenses and taxes paid	856 58	140 15	586 35	25 91
Interest paid	366 26	67 86	246 96	18 48
Due from banks in reserve cities	10,481 24	10,718 23	6,433 49	21,809 41
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	181 76	101 81		127 25
Nickels and cents	102 93	100 55	101 44	57 92
Gold coin	400 00	800 00	762 50	825 00
Silver coin	926 00	828 92	814 00	900 00
U. S. and national bank notes	3,364 00	2,300 00	2,812 00	1,284 00
Totals	\$77,691 21	\$77,869 44	\$76,669 41	\$63,387 18
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	723 00	777 00	777 00	895 00
Gross undivided earnings	1,714 91	520 21	1,398 25	335 65
Dividends unpaid				
Commercial deposits subject to check	21,815 91	16,833 92	12,049 81	19,084 05
Certificates of deposit	26,309 20	32,049 87	34,758 30	35,636 96
Savings deposits	2,229 19	2,683 44	2,786 24	2,505 33
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$77,691 21	\$77,869 44	\$76,669 41	\$63,387 18

REPORT OF THE COMMISSIONER OF

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDERED, *President*; BALDON P. KINGMAN, *Vice President*; FREDERICK A. ALLWARDT, *Cashier*.

DIRECTORS—Willard H. Eldred, Rodolphus Sanderson, Simon H. Morley, Joseph M. Ward, Baldon P. Kingman, Nelson Eldred, Fred M. Wadleigh.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$467,845 61	\$490,761 51	\$485,408 91	\$508,781 80
Stocks, bonds and mortgages	101,216 98	108,923 40	104,512 40	111,422 15
Overdrafts	2,857 44	3,589 51	3,105 69	3,805 01
Banking house				
Furniture and fixtures	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate	1,324 82	3,724 82	3,724 82	3,724 82
Current expenses and taxes paid	1,809 20	29 48	1,167 56	2,004 38
Interest paid				4,119 48
Due from banks in reserve cities	122,796 39	69,899 63	95,063 11	90,063 02
Due from other banks and bankers	4,105 55	1,668 11	2,500 98	1,164 63
Exchanges for clearing house				
Check and cash items	100 44	1,153 49	809 85	1,587 10
Nickels and cents	165 60	52 69	82 80	51 28
Gold coin	2,496 00	3,106 50	5,008 00	2,437 50
Silver coin	1,124 75	1,026 95	478 65	1,079 06
U. S. and national bank notes	12,144 00	11,665 00	22,127 00	16,873 00
Totals	\$720,788 76	\$693,401 09	\$731,734 73	\$750,083 17
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	55,000 00	55,000 00	55,000 00	55,000 00
Gross undivided earnings	5,428 98	4,456 08	3,988 26	12,659 58
Dividends unpaid				
Commercial deposits subject to check	156,343 04	105,827 57	144,596 56	151,766 06
Certificates of deposit	17,124 79	20,746 46	19,726 12	20,820 70
Savings deposits	426,892 00	457,371 08	458,474 78	460,286 88
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$720,788 76	\$693,401 09	\$731,734 73	\$750,083 17

No. 63.

BAY CITY BANK, BAY CITY.

Organised September 4, 1871.

WM. PETER, *President*; J. WENTWORTH, *Vice President*; GEO. H. YOUNG, *Cashier*; H. C. MOULTHEROP, *Assistant Cashier*.

DIRECTORS—George H. Young, A. McDonell, Justin Wentworth, Charles E. Young, William Peter, Edward Y. Williams, George K. Wentworth.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$529,245 48	\$539,437 68	\$546,647 24	\$518,065 38
Stocks, bonds and mortgages	157,617 23	151,561 21	164,325 78	163,331 55
Overdrafts	1,874 37	2,530 77	2,546 82	2,554 43
Banking house				
Furniture and fixtures	8,350 00	8,350 00	8,350 00	8,350 00
Other real estate	11,000 00	11,000 00	11,000 00	11,000 00
Current expenses and taxes paid	8,508 16	208 40	5,469 46	10,416 82
Interest paid	2,631 27	1,329 63	2,635 69	3,622 22
Due from banks in reserve cities	39,345 66	47,592 35	48,292 77	57,767 59
Due from other banks and bankers	474 76	1,163 04	3,597 43	1,689 09
Exchanges for clearing house	2,930 50	2,633 86	5,795 60	2,722 15
Checks and cash items	4,171 60	4,070 00	410 72	275 86
Nickels and cents	365 37	357 00	289 43	262 07
Gold coin	11,147 50	12,145 00	14,095 00	13,170 00
Silver coin	3,369 55	5,540 85	3,438 20	4,716 20
U. S. and national bank notes	27,874 00	35,108 00	22,020 00	23,739 00
Totals	\$310,350 89	\$326,032 79	\$336,904 14	\$336,742 31
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Gross undivided earnings	53,145 57	33,395 33	43,432 87	59,355 94
Dividends unpaid				
Commercial deposits subject to check	123,043 33	110,353 84	112,414 90	122,396 03
Certificate of deposit	186,579 23	141,507 23	154,566 73	129,639 79
Savings deposits	235,234 64	291,156 33	312,025 60	314,798 99
Certified checks	930 03	4,068 34	1,132 11	329 75
Cashier's checks outstanding				
Due to banks and bankers	6,418 04	9,268 87	7,729 93	10,222 31
Notes and bills rediscounted		30,677 35	2,500 00	
Bills payable				
Totals	\$310,350 89	\$326,032 79	\$336,904 14	\$336,742 31

REPORT OF THE COMMISSIONER OF

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; G. HENRY SHEARER, *Vice President*; JOHN MULHOLLAND, *Treasurer*.DIRECTORS—John Mulholland, N. A. Eddy, H. M. Gillett, D. C. Smalley, G. Henry Shearer,
Thomas Cranage, Gustavus Hine.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$274,849 13	\$263,811 15	\$272,519 81	\$306,321 08
Stocks, bonds and mortgages	98,163 29	98,504 96	93,649 09	83,565 32
Overdrafts	66 22	249 12	30 05	47 21
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	2,371 54		2,872 44	4,009 36
Interest paid	652 37	82 81	410 45	656 08
Due from banks in reserve cities	44,512 43	46,648 88	48,439 77	56,851 72
Due from other banks and bankers				
Exchanges for clearing house	1,148 04	1,986 81	1,564 05	180 76
Checks and cash items	11 05	43 25	5 20	
Nickels and cents	87 63	70 77	67 11	66 10
Gold coin	3,210 00	3,000 00	4,215 00	4,080 00
Silver coin	1,015 70	565 10	957 45	876 05
U. S. and national bank notes	6,197 00	5,054 00	2,455 00	2,680 00
Totals	\$427,284 40	\$415,016 80	\$428,185 42	\$459,313 74
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Gross undivided earnings	15,947 71	12,812 13	16,958 00	23,702 58
Dividends unpaid	5 00	115 00	5 00	5 00
Commercial deposits subject to check	39,496 08	38,981 02	34,144 12	48,788 60
Certificates of deposit				
Savings deposits	296,835 61	288,807 85	302,060 29	311,822 53
Certified checks			18 00	
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$427,284 40	\$415,016 80	\$428,185 42	\$459,313 74

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

CLARENCE B. CHATFIELD, *President*; GURDON K. JACKSON, *Vice President*; W. O. CLIFT, *Cashier*.DIRECTORS—C. C. Whitney, C. B. Chatfield, G. K. Jackson, Thomas A. E. Weadock, C. E. Hawley,
L. E. Noyes, W. O. Clift, Benjamin Boutell.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$448,951 01	\$401,044 01	\$364,485 28	\$348,042 29
Stocks, bonds and mortgages.....	500 00	500 00	500 00	500 00
Overdrafts.....	925 95	1,881 53	1,523 40	831 08
Banking house.....				
Furniture and fixtures.....	6,444 92	6,444 92	6,444 92	6,444 92
Other real estate.....	10,000 00	10,000 00	10,000 00	10,000 00
Current expenses and taxes paid.....	4,560 18	1,030 29	2,364 74	6,428 26
Interest paid.....		930 10		
Due from banks in reserve cities.....	16,958 84	17,882 34	53,771 95	2,585 10
Due from other banks and bankers.....	15,839 98	9,608 25	12,552 24	10,060 83
Exchanges for clearing house.....	2,390 18	1,812 70	13,177 02	502 16
Checks and cash items.....	607 60	332 05	4 00	141 47
Nickels and cents.....	44 73	135 77	176 86	182 63
Gold coin.....	2,070 00	1,813 00	5,910 00	2,710 00
Silver coin.....	1,881 50	3,466 25	3,410 00	3,694 91
U. S. and national bank notes.....	23,118 00	22,534 00	19,942 00	22,342 00
Totals.....	\$534,242 84	\$479,962 31	\$496,261 41	\$415,400 65
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Gross undivided earnings.....	8,055 80	1,914 44	4,191 74	8,429 18
Dividends unpaid.....	\$ 00	123 00	30 00	
Commercial deposits subject to check.....	196,940 06	122,213 37	199,405 80	122,379 26
Certificates of deposit.....	27,423 05	23,284 90	29,497 88	32,614 94
Savings deposits.....	75,175 60	75,847 60	72,280 74	71,148 91
Certified checks.....	419 00	11 00	89 63	64 05
Cashier's checks outstanding.....	28 40	28 40	29 84	28 40
Due to banks and bankers.....	3,689 42	4,080 23	3,064 58	5,014 83
Notes and bills rediscounted.....	95,558 51	122,459 37	62,651 20	44,721 08
Bills payable.....				
Totals.....	\$534,242 84	\$479,962 31	\$496,261 41	\$415,400 65

REPORT OF THE COMMISSIONER OF

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; C. E. HILLS, *Cashier*.

DIRECTORS—A. N. Belding, C. E. Hills, J. M. Earle, H. J. Leonard, O. F. Webster.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$98,418 92	\$90,616 50	\$86,864 61	\$87,144 17
Stocks, bonds and mortgages				
Overdrafts	1,806 66	1,927 12	1,305 95	1,568 52
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,390 00	1,390 00	1,390 00	1,390 00
Other real estate				
Current expenses and taxes paid	1,296 15	42 19	521 15	1,089 98
Interest paid	443 14	81 55	314 08	613 57
Due from banks in reserve cities	9,682 50	7,720 62	16,961 64	20,081 86
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	2,918 73	2,408 31	2,790 37	2,328 53
Nickels and cents	12 31	128 98	18 69	15 91
Gold coin	4,048 50	1,846 00	2,408 50	2,331 00
Silver coin	1,609 25	1,902 75	1,061 75	1,120 00
U. S. and national bank notes	2,832 00	2,998 00	3,418 00	3,492 00
Totals	\$123,448 16	\$114,952 02	\$121,049 74	\$125,175 54
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	16,250 00	16,350 00	16,350 00	16,350 00
Gross undivided earnings	1,878 72	746 98	1,870 00	2,956 75
Dividends unpaid				
Commercial deposits subject to check	32,254 87	27,082 63	34,125 75	35,639 94
Certificates of deposit	42,564 57	37,856 17	38,099 46	39,028 51
Savings deposits		362 64	2,273 18	2,831 94
Certified checks				468 40
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		4,158 65	321 35	
Bills payable	5,500 00	3,500 00	3,000 00	
Totals	\$123,448 16	\$114,952 02	\$121,049 74	\$125,175 54

No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; M. A. REED, *Cashier*.

DIRECTORS—E. R. Spencer, G. M. Spencer, L. L. Holmes, Brinton F. Hall, Frank R. Chase, George Hoppough, W. H. Locke, M. A. Reed, Charles Eddy, John Greenop, Frank D. M. Davis, Loren C. Fales.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$43,046 30	\$46,233 27	\$43,954 70	\$39,864 35
Stocks, bonds and mortgages	16,000 00	14,000 00	14,000 00	16,000 00
Overdrafts	363 57	356 00	775 52	574 70
Banking house	7,961 61	7,961 61	7,963 61	7,963 61
Furniture and fixtures	2,494 88	2,494 88	2,497 83	2,515 21
Other real estate				
Current expenses and taxes paid	1,853 43	2,323 34	2,641 36	2,872 29
Interest paid	205 71	359 22	758 86	881 25
Due from banks in reserve banks	806 23	959 29	6,844 12	4,622 52
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	1,186 73	1,881 19	180 80	1,199 79
Nickels and cents	105 98	9 64	80 71	5 27
Gold coin	742 50	277 50	417 00	977 00
Silver coin	1,077 00	1,137 05	607 70	108 90
U. S. and national bank notes	1,822 00	1,001 00	1,674 00	2,242 00
Totals	\$77,615 99	\$79,023 99	\$82,345 21	\$79,821 89
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund				
Gross undivided earnings	2,529 41	3,280 79	3,917 12	5,772 67
Dividends unpaid				
Commercial deposits subject to check	9,502 57	10,026 42	8,583 53	9,121 97
Certificates of deposit	29,313 09	28,840 87	28,640 60	26,223 60
Savings deposits	1,270 92	1,895 91	3,208 96	3,708 65
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable			3,000 00	
Totals	\$77,615 99	\$79,023 99	\$82,345 21	\$79,821 89

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President*; R. M. JONES, *Vice President*; CHARLES FOSTER, *Cashier*;
C. B. WINSLOW, *Assistant Cashier*.

DIRECTORS—R. M. Jones, W. P. Robbins, A. Plummer, O. B. Hipp, Edward Brant, R. H. Sherwood,
John Robinson, William Stewart, Geo. F. Sonner.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$151,625 02	\$144,311 06	\$144,006 68	\$153,975 15
Stocks, bonds and mortgages.....		1,954 00	2,754 00	2,754 00
Overdrafts.....	706 21	689 65	1,650 39	224 98
Banking house.....	4,432 45	4,432 45	4,432 45	4,543 14
Furniture and fixtures.....	3,410 55	3,410 55	3,410 55	3,410 55
Other real estate.....				
Current expenses and taxes paid.....	2,166 35	3,086 81	2,103 96	85 14
Interest paid.....				
Due from banks in reserve cities.....	45,896 84	68,308 28	100,123 13	61,667 26
Due from other banks and bankers.....	3,898 81	1,221 60	560 77	2,571 94
Exchanges for clearing house.....				
Checks and cash items.....	721 87	1,281 24	1,661 68	1,254 81
Nickels and cents.....	325 21	389 20	121 05	123 69
Gold coin.....	5,812 50	5,712 50	7,445 00	9,150 00
Silver coin.....	3,349 00	4,178 50	3,572 60	3,912 05
U. S. and national bank notes.....	32,800 00	25,426 00	16,353 00	25,151 00
Totals.....	\$255,141 91	\$274,401 84	\$288,094 21	\$263,823 71
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	44,000 00	45,000 00	45,000 00	46,000 00
Gross undivided earnings.....	5,108 50	4,494 01	5,558 18	1,386 23
Dividends unpaid.....		380 00	140 00	60 00
Commercial deposit subject to check.....	120,605 79	142,416 94	151,310 05	182,779 94
Certificates of deposit.....	35,405 78	32,110 89	20,678 27	34,913 45
Savings deposits.....				
Certified checks.....			5,044 00	2,100 00
Cashier's checks outstanding.....				180 00
Due to banks and bankers.....	26 89		363 76	399 09
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$255,141 91	\$274,401 84	\$288,094 21	\$263,823 71

No. 33.

MECOSTA COUNTY SAVINGS BANK, BIG RAPIDS.

Organized July 18, 1889.

D. F. COMSTOCK, *President*; N. H. BEEBE, *Vice President*; C. W. CUNNINGHAM, *Cashier*.

DIRECTORS—Douglas Roben, N. H. Beebe, D. F. Comstock, C. W. Comstock, C. W. Cunningham.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$89,288 64	\$89,949 71	\$90,194 91	\$108,321 29
Stocks, bonds and mortgages	28,575 00	27,595 00	27,845 00	28,795 00
Overdrafts				
Banking house				
Furniture and fixtures	175 00	175 00	175 00	175 00
Other real estate				
Current expenses and taxes paid	1,531 85	3 00	378 80	774 87
Interest paid	1,042 37	45 65	513 00	986 78
Due from banks in reserve cities	9,790 08	16,517 72	26,846 70	24,976 63
Due from other banks and bankers		11 00		
Exchanges for clearing house				
Checks and cash items	685 00	1,034 87	1,077 99	1,629 28
Nickels and cents	172 37	197 54	179 66	191 99
Gold coin	2,065 00	2,120 00	2,122 50	2,167 50
Silver coin	1,453 00	1,380 50	1,706 50	1,453 10
U. S. and national bank notes	7,821 00	9,098 00	5,471 00	6,004 00
Totals	\$143,549 31	\$149,106 99	\$156,811 06	\$174,480 54
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,500 00	1,780 00	1,700 00	1,700 00
Gross undivided earnings	3,184 17	1,771 87	2,968 51	4,881 88
Dividends unpaid	60 00	60 00	60 00	60 00
Commercial deposits subject to check	23,511 86	20,364 96	26,312 44	17,847 29
Certificates of deposit	33,906 67	37,965 85	26,808 21	59,724 98
Savings deposits	31,496 61	37,243 81	38,961 90	40,216 39
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$143,549 31	\$149,106 99	\$156,811 06	\$174,480 54

REPORT OF THE COMMISSIONER OF

No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1898.

ARTHUR D. GILMORE, *President*; CHAS. B. PHILLIPS, JR., *Vice President*; JOHN R. PHILLIPS, *Cashier*;
CLARK R. CARPENTER, *Assistant Cashier*.

DIRECTORS—Arthur D. Gilmore, Charles B. Phillips, Jr., John R. Phillips, Clark R. Carpenter, George F. Ford, Adam Dreher, H. B. Hathaway.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$37,510 31	\$41,222 20	\$43,274 14	\$58,310 27
Stocks, bonds and mortgages	5,215 85	4,930 00	3,555 85	5,505 00
Overdrafts	1,499 11	797 47	2,446 31	1,191 01
Banking house	5,417 70	5,417 70	5,417 70	5,417 70
Furniture and fixtures	2,317 85	2,317 35	2,317 35	2,317 85
Other real estate				
Current expenses and taxes paid	455 32	121 36	884 87	775 92
Interest paid		35 97		
Due from banks in reserve cities	7,087 43	10,871 42	5,313 32	9,600 25
Due from other banks and bankers	444 46	213 15	2,358 70	1,033 43
Exchanges for clearing house				
Checks and cash items	365 29	237 93	686 12	747 51
Nickels and cents	53	14 81	2 58	39
Gold coin	1,840 00	2,150 00	2,320 00	2,735 00
Silver coin	68 55	263 30	334 35	133 10
U. S. and national bank notes	5,853 00	2,540 00	3,021 00	3,120 00
Totals	\$67,374 90	\$71,232 66	\$76,433 29	\$80,902 13
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund		1,500 00	1,500 00	1,500 00
Gross undivided earnings	1,585 08	167 27	1,300 89	2,308 43
Dividends unpaid				
Commercial deposits subject to check	14,724 66	16,871 34	16,398 96	15,304 98
Certificates of deposit	30,365 93	32,222 89	27,470 77	43,480 23
Savings deposits	5,679 23	4,471 16	4,368 77	7,388 49
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				6,089 95
Bills payable				
Totals	\$67,374 90	\$71,232 66	\$76,433 29	\$80,902 03

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President*; R. H. OSBORN, *Vice President*; H. S. COLTON, *Cashier*.DIRECTORS—W. A. Childs, John Senter, C. W. Niles, P. Ruppe, Jr., John Duncan, Thos. Hoatson,
R. H. Osborn, Chas. Briggs, H. S. Colton.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$369,063 64	\$342,984 25	\$372,315 06	\$369,875 63
Stocks, bonds and mortgages.....	82,000 00	85,500 00	85,500 00	85,500 00
Overdrafts.....	814 12	874 75	944 14	878 67
Banking house.....				
Furniture and fixtures.....	4,637 50	4,637 50	4,637 50	4,637 50
Other real estate.....	2,475 00	2,475 00	2,475 00	2,475 00
Current expenses and taxes paid.....	2,685 88	72 47	1,928 18	3,292 09
Interest paid.....		1,328 08		
Due from banks in reserve cities.....	209,690 12	223,505 95	180,626 33	217,785 98
Due from other banks and bankers.....	4,507 76	5,834 33	120 07	3,895 28
Exchanges for clearing house.....				
Checks and cash items.....	463 64	812 91	480 88	107 76
Nickels and cents.....	298 18	816 22	517 19	651 58
Gold coin.....	21,042 50	26,875 00	35,310 00	35,315 00
Silver coin.....	1,871 65	4,645 00	2,856 90	1,310 35
U. S. and national bank notes.....	59,644 00	63,330 00	70,571 00	60,744 00
Totals.....	\$759,178 97	\$763,741 41	\$758,277 24	\$786,494 89
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Gross undivided earnings.....	21,178 09	16,695 62	19,482 61	23,712 20
Dividends unpaid.....		1,105 00	35 00	
Commercial deposits subject to check.....	587,522 99	595,215 62	589,383 52	599,591 49
Certificates of deposit.....	11,026 48	11,130 06	11,465 00	19,550 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	4,451 41	4,595 71	2,911 11	8,640 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$759,178 97	\$763,741 41	\$758,277 24	\$786,494 89

REPORT OF THE COMMISSIONER OF

No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

JOHN W. HALLETT, *President*; S. H. CASWELL, *Vice President*; E. C. CUMMINGS, *Cashier*;
IRA CUMMINGS, *Assistant Cashier*.

DIRECTORS—C. R. Dickinson, S. H. Caswell, Irvin McCall, L. H. Cummings, J. W. Hallett, E. C. Cummings, W. H. Brace, John Boyer, Chas. Cross.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$56,920 87	\$60,811 67	\$39,559 01	\$60,810 76
Stocks, bonds and mortgages.....	22,038 75	23,388 75	22,938 75	21,741 75
Overdrafts.....	416 72	190 04	367 87	-----
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,432 00	2,432 00	2,432 00	2,432 00
Other real estate.....	-----	-----	-----	2,725 00
Current expenses and taxes paid.....	955 63	40 88	716 33	1,072 71
Interest paid.....	-----	-----	-----	-----
Due from banks in reserve cities.....	11,638 98	3,884 32	5,848 15	14,294 75
Due from other banks and bankers.....	74 92	74 92	74 92	74 92
Exchanges for clearing house.....	338 42	-----	295 05	-----
Checks and cash items.....	154 11	537 04	94 05	282 31
Nickels and cents.....	65 88	58 80	77 99	61 99
Gold coin.....	19 00	251 50	74 00	149 00
Silver coin.....	761 25	513 30	1,004 10	538 15
U. S. and national bank notes.....	3,887 00	6,646 00	5,805 00	2,638 00
Totals.....	\$99,698 48	\$98,678 72	\$99,087 22	\$107,266 34
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,850 00	4,600 00	4,800 00	4,600 00
Gross undivided earnings.....	4,869 25	2,680 89	4,231 72	6,520 82
Dividends unpaid.....	-----	-----	-----	-----
Commercial deposits subject to check.....	16,057 96	17,994 87	18,378 91	21,111 89
Certificates of deposit.....	24,420 00	23,402 19	21,880 32	25,034 12
Savings deposits.....	1 27	1 27	1 27	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$99,698 48	\$98,678 72	\$99,087 22	\$107,266 34

No. 168.

FIRST STATE BANK OF CENTREVILLE, CENTREVILLE.

Organized February 14, 1894.

JOHN G. SCHURTZ, *President*; W. L. THOMS, *Vice President*; BRYANT WEED, *Second Vice President*;
FRANK WOLF, *Cashier*; WM. FRANKISH, *Assistant Cashier*.

DIRECTORS—John G. Schurtz, Wm. F. Pack, William Beard, S. Gibson, W. Denton, G. W. Palmer,
Bryant Weed, T. D. Cutler, Frank Wolf, W. L. Thoms.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$15,042 73	\$19,605 89	\$25,869 05	\$30,432 56
Stocks, bonds and mortgages	1,810 00	2,945 00	3,885 00	4,385 00
Overdrafts		15 65	25 19	
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	1,049 75	1,486 05	1,797 97	920 20
Interest paid		6 50	23 85	4 74
Due from banks in reserve cities	6,762 89	8,059 94	2,167 96	5,080 48
Due from other banks and bankers				
Exchanges for clearing house				
Check and cash items	56 99	33 56	64 03	
Nickels and cents	12 60	17 45	27 07	44 10
Gold coin	2,005 00	1,322 50	857 50	1,487 50
Silver coin	218 25	452 00	196 30	600 50
U. S. and national bank notes	1,571 00	2,875 00	2,102 00	3,547 00
Totals	\$28,524 00	\$36,770 54	\$36,890 92	\$46,482 08
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund				
Gross undivided earnings	292 80	650 74	1,097 63	40 52
Dividends unpaid				
Commercial deposits subject to check	3,854 01	7,427 27	6,146 02	9,395 43
Certificates of deposit	9,376 19	12,692 53	14,587 27	21,546 14
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$28,524 00	\$36,770 54	\$36,890 92	\$46,482 08

No. 80.

CHARLEVOIX SAVINGS BANK, CHARLEVOIX.

Organized August 4, 1884.

JOHN NICHOLLS, *President*; JOHN SAVELAND, *Vice President*; A. BUTTARS, *Cashier*.

DIRECTORS—Jno. Saveland, Archibald Buttars, E. H. Green, John Nicholls, W. H. Gray, F. E. Lewis.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$11,496 07	\$39,697 91	\$33,914 43	\$39,981 98
Stocks, bonds and mortgages	9,350 41	9,329 15	9,423 61	9,398 38
Overdrafts	1,521 19	1,218 81	1,315 51	1,120 00
Banking house				
Furniture and fixtures	2,087 95	2,087 95	2,087 95	2,087 95
Other real estate	5,019 95	5,050 23	4,978 80	4,964 20
Current expenses and taxes paid	458 35	26 80	513 07	759 20
Interest paid	197 43	14 73	110 18	174 43
Due from banks in reserve cities	269 43	646 90	951 27	4,631 67
Due from other banks and bankers			20 00	
Exchanges for clearing house				
Checks and cash items	446 95	363 89	625 71	571 25
Nickels and cents	92 49	48 90	14 74	86 26
Gold coin	550 00	632 50	652 50	497 50
Silver coin	1,097 15	424 20	482 60	924 93
U. S. and national bank notes	2,586 00	1,174 00	1,976 00	437 00
Totals	\$65,143 87	\$60,709 53	\$62,091 39	\$65,585 77
Liabilities.				
Capital stock paid in	\$33,000 00	\$33,000 00	\$33,000 00	\$33,000 00
Surplus fund				
Gross undivided earnings	668 71	92 38	489 12	964 96
Dividends unpaid				
Commercial deposits subject to check	16,710 89	14,730 29	19,850 36	20,085 79
Certificates of deposit	14,763 77	11,898 86	8,779 81	8,585 08
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			22 10	
Notes and bills rediscounted				
Bills payable		1,000 00		3,000 00
Totals	\$65,143 87	\$60,709 53	\$62,091 39	\$65,585 77

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organised January 30, 1882.

WM. J. KNAPP, *President*; THOS. S. SEARS, *Vice President*; GEO. P. GLAZIER, *Cashier*.

DIRECTORS—Jno. E. Gates, Geo. P. Glasier, Frank P. Glasier, Wm. J. Knapp, H. M. Woods, H. S. Holmes, Jas. L. Babcock, Thos. S. Sears, William P. Schenk.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$97,719 24	\$106,176 19	\$105,970 08	\$108,974 41
Stocks, bonds and mortgages	62,445 77	65,415 46	60,830 85	54,448 87
Overdrafts			12 87	
Banking house	4,200 00	4,200 00	4,200 00	4,200 00
Furniture and fixtures	3,818 70	3,845 10	3,845 10	3,845 10
Other real estate	15,379 36	15,379 36	15,379 36	15,379 36
Current expenses and taxes paid	1,393 55	109 72	916 74	1,553 17
Interest paid		1 40	43	183 09
Due from banks in reserve cities	20,323 61	19,341 92	10,170 88	12,509 44
Due from other banks and bankers				
Exchanges for clearing house	465 39	88 20	5,419 57	1,705 70
Checks and cash items	2,104 99	1,242 67	6,375 73	7,485 90
Nickels and cents	183 86	141 81	148 23	182 80
Gold coin	1,182 50	1,785 00	1,205 00	1,455 00
Silver coin	1,098 00	752 50	572 00	1,306 50
U. S. and national bank notes	4,486 00	3,630 00	1,988 00	4,559 00
Totals	\$224,805 97	\$222,139 23	\$216,534 88	\$218,786 84
Liabilities.				
Capital stock paid in	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund	3,456 48	3,859 04	3,869 01	3,369 04
Gross undivided earnings	4,375 29	2,080 08	2,363 66	3,192 71
Dividends unpaid				
Commercial deposits subject to check	21,823 23	21,371 28	22,442 44	30,008 53
Certificates of deposit	62,318 82	61,896 49	55,762 75	54,545 88
Savings deposits	72,831 90	72,980 24	71,116 99	67,185 68
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$224,805 97	\$222,139 23	\$216,534 88	\$218,786 84

REPORT OF THE COMMISSIONER OF

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; ROLLIN H. JENNEY, *Vice President*; JOS. HUDSON, *Second Vice President*;
C. H. SUTHERLAND, *Cashier*.

DIRECTORS—C. H. Sutherland, Wm. Wolsky, Joseph Hudson, C. W. Perry, B. H. Jenney.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$41,878 98	\$13,529 35	\$40,966 58	\$39,250 41
Stocks, bonds and mortgages	15,609 16	15,459 16	18,282 16	17,832 16
Overdrafts	280 31	396 47	320 64	253 83
Banking house	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate				
Current expenses and taxes paid	980 00		634 00	1,391 43
Interest paid				121 40
Due from banks in reserve cities	34,928 80	32,668 37	23,005 93	24,268 78
Due from other banks and bankers	81 89	15 50		57 30
Exchanges for clearing house			176 87	
Checks and cash items	267 17	1,164 63	708 69	932 58
Nickels and cents	58 46	43 55	78 63	50 82
Gold coin	2,062 50	1,610 00	1,635 00	1,745 00
Silver coin	695 95	524 40	528 70	503 80
U. S. and national bank notes	3,312 00	2,525 00	1,987 00	1,887 00
Totals	\$109,925 17	\$104,936 42	\$99,924 25	\$95,033 41
Liabilities.				
Capital stock paid in	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	4,000 00	5,000 00	5,000 00	6,000 00
Gross undivided earnings	3,902 74	1,415 92	2,611 96	3,247 70
Dividends unpaid		25 00		
Commercial deposits subject to check	39,543 17	31,547 99	30,740 06	26,826 84
Certificates of deposit				
Savings deposits	42,475 26	46,947 51	41,572 28	38,958 87
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$109,925 17	\$104,936 42	\$99,924 25	\$95,033 41

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organised October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; B. R. MOORE, *Second Vice President*;
U. T. GILBERT, *Cashier*.

DIRECTORS—C. T. Gilbert, B. S. Spofford, G. W. Vanaken, R. G. Chandler, N. A. Reynolds, F. L. Bardick,
B. R. Moore, Alfred Milnes, S. H. Clabe.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$141,721 73	\$153,354 42	\$168,625 89	\$159,002 85
Stocks, bonds and mortgages	44,051 00	53,336 00	55,709 00	59,248 50
Overdrafts	184 08	4,703 25	1,959 68	3,644 84
Banking house				
Furniture and fixtures	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate				
Current expenses and taxes paid	625 70	724 08	31 26	89 76
Interest paid	654 32	312 75	115 80	100 99
Due from banks in reserve cities	33,303 70	31,235 90	29,823 61	34,986 43
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	2,409 00	278 00	1,404 20	555 00
Nickels and cents	206 61	137 24	135 01	113 02
Gold coin	9,107 50	9,975 00	12,425 00	12,080 00
Silver coin	1,598 76	2,079 40	1,048 45	202 75
U. S. and national bank notes	4,399 00	2,124 00	3,883 00	1,584 00
Totals	\$245,311 39	\$264,869 99	\$276,770 40	\$274,107 19
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,500 00	6,500 00	6,500 00	7,000 00
Gross undivided earnings	5,380 98	2,012 23	2,082 53	1,291 89
Dividends unpaid	55 00	223 00	107 00	1,135 00
Commercial deposits subject to check	37,837 45	27,394 77	28,050 88	22,463 33
Certificates of deposit	80,151 34	81,494 93	86,290 47	89,289 12
Savings deposits	66,356 62	97,245 06	103,799 52	102,923 35
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$245,311 39	\$264,869 99	\$276,770 40	\$274,107 19

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1888.

WILLIAM D. CHAPPLE, *President*; D. L. JACOBS, *Vice President*; PERCY E. CHAPPLE, *Cashier*.

DIRECTORS—D. L. Jacobs, W. D. Chapple, J. P. Wheeler, A. W. Reynolds, P. E. Chapple, C. Young, G. S. Tefft.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$64,697 18	\$42,424 64	\$44,424 48	\$45,312 96
Stocks, bonds and mortgages		19,476 00	19,476 00	17,311 00
Overdrafts	100 88	123 26	111 84	89 45
Banking house	2,175 00	2,175 00	2,175 00	2,175 00
Furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate	400 00	400 00	400 00	400 00
Current expenses and taxes paid	631 82	102 79	526 75	847 20
Interest paid	280 02	15 95	189 42	407 20
Due from banks in reserve cities	10,315 51	9,396 22	7,694 48	12,086 35
Due from other banks and bankers				2,364 92
Exchanges for clearing house				
Checks and cash items	57 57	83 31	14 01	229 30
Nickels and cents	23 78	22 75	12 65	7 23
Gold coin	4,070 00	4,310 00	4,665 00	4,590 00
Silver coin	770 00	800 00	850 00	414 00
U. S. and national bank notes	2,019 00	2,554 00	831 00	2,490 00
Totals	\$87,145 76	\$83,183 92	\$82,540 63	\$92,114 66
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	1,900 00	1,900 00	1,900 00	1,900 00
Gross undivided earnings	2,525 75	196 38	575 00	1,590 95
Dividends unpaid				
Commercial deposits subject to check	13,329 28	8,497 38	9,418 24	21,247 49
Certificates of deposit	34,389 73	37,650 16	35,647 39	32,437 23
Savings deposits				
Certified check				
Cashier's check outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$87,145 76	\$83,183 92	\$82,540 63	\$92,114 66

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

JOHN H. JONES, *President*; SAMUEL GIBSON, *Vice President*; JOHN B. GEORGE, *Second Vice President*;
JAMES A. MARSH, *Cashier*; DAVID E. WILSON, *Assistant Cashier*.

DIRECTORS—David E. Wilson, J. B. George, J. H. Jones, A. B. George, S. Gibson, W. H. Burger, C. M.
Burger, L. A. Melcher, John Blue, J. Welborn, C. E. Hagenbuch, I. N. Laah, James A. Marsh.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....			\$15,514 44	\$20,505 47
Stocks, bonds and mortgages.....			2,700 00	5,000 00
Overdrafts.....			92	13 48
Banking house.....				
Furniture and fixtures.....			1,180 00	1,254 00
Other real estate.....				
Current expenses and taxes paid.....			281 96	342 15
Interest paid.....			95 40	
Due from banks in reserve cities.....			9,386 60	10,186 58
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....				23 12
Nickels and cents.....			15 20	12 89
Gold coin.....			45 00	1,085 00
Silver coin.....			252 50	259 00
U. S. and national bank notes.....			2,955 00	3,085 00
Totals.....			\$32,427 02	\$47,826 09
Liabilities.				
Capital stock paid in.....			\$25,000 00	\$25,000 00
Surplus fund.....				
Gross undivided earnings.....			9 96	327 84
Dividends unpaid.....				
Commercial deposits subject to check.....			6,692 92	10,177 34
Certificates of deposit.....			724 12	12,321 51
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$32,427 02	\$47,826 09

No. 173.

FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

J. W. SIMONS, *President*; S. B. HAGENBUCH, *Vice President*; B. P. SCOVILLE, *Second Vice President*;
W. W. HARVEY, *Cashier*; GEORGE CROSSETT HARVEY, *Assistant Cashier*.

DIRECTORS—J. W. Simons, J. Mark Harvey, B. P. Scoville, W. W. Harvey, S. B. Hagenbuch, George I. Crossett, D. S. Crossett, Edwin W. Keightley.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts		\$14,332 80	\$33,449 02	\$48,540 39
Stocks, bonds and mortgages		6,200 00	12,600 00	16,750 00
Overdrafts		77 38	638 41	1,955 49
Banking house		5,000 00	5,000 00	5,000 00
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid		182 23	529 54	823 20
Interest paid			189 70	407 58
Due from banks in reserve cities		49,980 48	39,977 10	11,903 21
Due from other banks and bankers			265 00	
Exchanges for clearing house				
Checks and cash items		1,541 47	2,518 23	705 29
Nickels and cents		864 61	322 60	338 33
Gold coin		10,000 00	10,000 00	3,000 00
Silver coin		1,845 00	1,000 00	545 00
U. S. and national bank notes		9,540 00	5,880 00	5,450 00
Totals		\$98,543 92	\$111,819 60	\$95,417 40
Liabilities.				
Capital stock paid in		\$15,000 00	\$24,200 00	\$30,000 00
Surplus fund				
Gross undivided earnings		21 02	442 78	1,027 61
Dividends unpaid				
Commercial deposits subject to check		28,507 31	28,989 44	19,097 06
Certificates of deposit		57,015 59	58,187 43	48,693 73
Savings deposits				1,599 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals		\$98,543 92	\$111,819 60	\$95,417 40

THE BANKING DEPARTMENT.

59

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

J. F. CARTWRIGHT, *President*; A. B. CULLEN, *Vice President*; ISRAEL HILL, *Second Vice President*.

DIRECTORS—A. B. Cullen, Israel Hill, J. H. Baxter, S. M. Cartwright, J. F. Cartwright.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts				
Stocks, bonds and mortgages				
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid				
Interest paid				
Due from banks in reserve cities				
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items				
Nickels and cents				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Gross undivided earnings				
Dividends unpaid				
Commercial deposits subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals				

REPORT OF THE COMMISSIONER OF

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

A. B. COPLEY, *President*; E. B. COPLEY, *Vice President*; A. H. HUYCK, *Cashier*.

DIRECTORS—A. B. Copely, T. Byers, L. B. Lawrence, E. B. Copley, A. H. Huyck.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$44,180 45	\$39,109 83	\$33,388 29	\$37,127 40
Stocks, bonds and mortgages	34,868 20	80,863 20	37,839 45	37,839 45
Overdrafts		36 39	29 24	152 88
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	5,500 00	5,500 00	5,500 00	5,500 00
Current expenses and taxes paid	657 67	969 85	1,454 98	1,740 28
Interest paid				
Due from banks in reserve cities	7,680 27	4,069 65	9,345 83	24,023 00
Due from other banks and bankers	100 00		1,024 89	321 83
Exchanges for clearing house				
Checks and cash items	112 20	91 20	1,983 11	1,946 50
Nickels and cents	75 34	72 53	19 91	49 27
Gold coin	1,690 00	6,895 00	1,620 00	1,708 00
Silver coin	504 50	263 20	844 00	661 00
U. S. and national bank notes	5,201 00	3,348 00	2,361 00	2,279 00
Totals	\$104,014 63	\$103,344 05	\$99,405 70	\$106,749 11
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund				
Gross undivided earnings	3,987 01	4,498 60	5,474 05	6,830 49
Dividends unpaid				
Commercial deposits subject to check	21,079 46	13,149 91	19,557 81	23,711 35
Certificates of deposit	43,675 01	45,372 39	43,761 19	40,594 12
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	323 15	323 15	613 15	613 15
Notes and bills rediscounted				
Bills payable		5,000 00		
Totals	\$104,014 63	\$103,344 05	\$99,405 70	\$106,749 11

No. 79.

AMERICAN SAVINGS BANK, DETROIT.

Organized April 1, 1887.

W. P. HOLLIDAY, *President*; JOHN V. MORAN, *Vice President*; CHARLES C. HODGES, *Second Vice President*; JOHN M. NICOL, *Cashier*; E. W. STEWART, *Assistant Cashier*.

DIRECTORS—John V. Moran, D. O. Paige, Levi L. Barbour, E. H. Fliinn, C. C. Hodges, W. P. Holliday, R. W. Standart, George H. Hopkins, Peter Schulte, John M. Nicol, Fremont Woodruff, Percy D. Dwight.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$591,856 92	\$642,815 97	\$584,043 60	\$485,196 08
Stocks, bonds and mortgages.....	178,400 84	177,350 84	177,810 71	178,650 71
Overdrafts.....	890 78	415 50	964 61	185 05
Banking house.....				
Furniture and fixtures.....	4,946 88	4,946 88	4,946 88	4,946 88
Other real estate.....	12,000 00	12,000 00	12,294 11	12,294 11
Current expenses and taxes paid.....	5,869 29	202 87	5,770 85	8,521 88
Interest paid.....				
Due from banks in reserve cities.....	258,501 86	82,241 19	60,398 86	80,668 96
Due from other banks and bankers.....	4,844 88	5,768 12	4,858 78	4,061 68
Exchanges for clearing house.....	30,296 60	11,553 86	7,485 47	26,539 15
Checks and cash items.....	2,441 89	1,574 76	522 80	538 97
Nickels and cents.....	882 40	270 48	216 64	69 75
Gold coin.....	16,880 00	11,150 00	2,637 50	4,877 50
Silver coin.....	1,110 00	580 00	510 00	1,690 00
U. S. and national bank notes.....	30,598 06	11,506 00	5,648 00	12,858 00
Totals.....	\$1,138,468 19	\$962,374 42	\$868,122 81	\$821,088 15
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	23,915 15	25,000 00	25,000 00	25,000 00
Gross undivided earnings.....	8,587 12	12,676 82	17,780 93	22,869 66
Dividends unpaid.....	121 18	121 13	121 18	121 13
Commercial deposits subject to check.....	453,380 25	277,094 86	199,072 37	200,101 70
Certificates of deposit.....	1,865 03	396 28	563 08	498 02
Savings deposits.....	250,483 84	187,369 48	212,378 09	170,151 90
Certified checks.....		11,599 10	5,063 00	
Cashier's checks outstanding.....	2,587 50			4,791 87
Due to banks and bankers.....	98,028 17	98,402 00	64,826 40	97,558 87
Notes and bills rediscounted.....		49,715 25	22,317 81	
Bills payable.....				
Totals.....	\$1,138,468 19	\$962,374 42	\$868,122 81	\$821,088 15

REPORT OF THE COMMISSIONER OF

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

GILBERT HART, *President*; CONRAD CLIPPETT, *Vice President*; CHAS. K. LATHAM, *Second Vice President*;
JOSEPH C. HART, *Cashier*.

DIRECTORS—Chas. K. Latham, W. E. Barker, Joseph C. Hart, Conrad Clippert, Gilbert Hart, A. A. Ballou,
Wm. T. Gage.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$129,891 68	\$116,006 07	\$110,192 14	\$106,197 38
Stocks, bonds and mortgages	279,075 12	281,626 63	283,259 13	281,162 95
Overdrafts	754 85	1,785 74	840 77	604 80
Banking house				
Furniture and fixtures	2,964 11	2,964 11	2,964 11	2,964 11
Other real estate	2,500 00	2,500 00	2,500 00	2,500 00
Current expenses and taxes paid	3,966 84			
Interest paid	631 28	147 26	496 89	5,512 79
Due from banks in reserve banks	53,340 41	38,679 26	44,574 66	62,929 61
Due from other banks and bankers				
Exchanges for clearing house	2,118 39	1,484 21	1,702 82	1,370 56
Checks and cash items	1,049 93	1,036 52	853 80	695 48
Nickels and cents	67 90	84 86	75 09	62 11
Gold coin	13,010 00	10,282 50	5,600 00	10,345 00
Silver coin	1,850 70	1,296 37	1,208 35	957 50
U. S. and national bank notes	8,863 00	4,437 00	6,542 00	5,748 00
Totals	\$500,114 21	\$462,230 53	\$480,811 76	\$480,949 99
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	8,500 00	9,000 00	9,000 00	9,000 00
Gross undivided earnings	8,219 54	574 03	2,317 02	7,966 07
Dividends unpaid		153 00		
Commercial deposits subject to check	64,940 67	47,745 08	57,263 51	53,229 08
Certificates of deposit	21,194 24	18,349 61	17,599 07	15,147 50
Savings deposits	284,784 91	272,953 13	263,428 16	264,173 41
Certified checks	11,474 85	13,489 80	1,165 00	1,236 54
Cashier's checks outstanding		15 85	89 00	47 41
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable			10,000 00	
Totals	\$500,114 21	\$462,230 53	\$480,811 76	\$480,949 99

No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

C. B. HUBBARD, *President*; R. H. FYFE, *Vice President*; EDWIN F. MACK, *Cashier*;
FRANK F. TILLOTSON, *Assistant Cashier*.

DIRECTORS—John H. Avery, Levi L. Barbour, Thos. Berry, C. A. Kent, Christian Mack, Edwin F. Mack,
R. H. Fyfe, Ransom Gillis, C. B. Hubbard, W. F. Jewell, Herman Rohms, Wm. L. Smith, C. H. Werner,
Homer Warren, Bryant Walker.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$934,202 18	\$965,081 84	\$906,345 99	\$873,431 85
Stocks, bonds and mortgages	454,178 86	457,248 21	445,937 31	455,469 09
Overdrafts	621 63	551 20	1,771 04	541 57
Banking house				
Furniture and fixtures	3,817 53	3,817 53	3,817 53	3,817 53
Other real estate	6,440 00	6,440 00	6,440 00	6,440 00
Current expenses and taxes paid	1,727 93	535 35	9,111 62	3,395 77
Interest paid	2,343 46	810 82	9,519 48	11,290 40
Due from banks in reserve cities	107,031 41	91,838 80	214,637 65	195,540 09
Due from other banks and bankers	15,219 06	7,712 62	27,245 39	13,049 02
Exchanges for clearing house	21,897 49	5,849 99	10,591 86	19,516 64
Checks and cash items	526 00	2,075 58	519 72	2,083 42
Nickels and cents	87 04	229 97	154 89	167 77
Gold coin	40,665 00	41,250 00	30,445 00	35,075 00
Silver coin	9,488 00	10,724 00	7,191 00	4,007 00
U. S. and national bank notes	60,133 00	119,271 00	33,522 00	109,162 00
Totals	\$1,678,873 59	\$1,612,786 71	\$1,712,303 46	\$1,732,942 15
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	75,000 00
Gross undivided earnings	45,314 55	32,319 60	50,779 26	50,700 85
Dividends unpaid	21 00	156 00	6 00	6 00
Commercial deposits subject to check	649,594 26	592,525 96	714,319 29	643,634 93
Certificate of deposit	19,853 50	42,742 06	14,615 25	45,400 53
Savings deposits	460,980 62	471,434 33	459,496 56	498,636 44
Certified checks	15,028 65	3,469 66	2,667 78	13,966 23
Cashier's checks outstanding			10,193 00	
Due to banks and bankers	212,581 01	194,569 10	185,196 32	205,497 15
Notes and bills rediscounted				
Bills payable				
Totals	\$1,678,873 59	\$1,612,786 71	\$1,712,303 46	\$1,732,942 15

REPORT OF THE COMMISSIONER OF

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

W. H. BRACE, *President*; GEO. R. ANGELL, *Vice President*; W. G. VINTON, *Second Vice President*; F. B. HARPER, *Cashier*; H. R. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. H. Brace, G. R. Angell, A. Grosfield, J. A. Remick, George S. Davis, F. C. Pingree, W. L. Andrus, Jno. S. Gray, W. G. Vinton, Geo. Dingwall, F. A. Noah, Lawrence Depew, F. B. Harper, Geo. O. Robinson, Thos. McGraw.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$1,273,815 52	\$1,265,390 15	\$1,402,494 84	\$1,391,370 62
Stocks, bonds and mortgages	325,580 00	345,755 00	350,995 00	357,724 20
Overdrafts	479 59	1,411 35	732 87	512 87
Banking house				
Furniture and fixtures	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate	8,676 00	8,661 00	8,631 50	11,402 96
Current expenses and taxes paid	11,198 47	9,273 99	8,793 56	14,331 21
Interest paid	975 36	140 20		12,800 04
Due from banks in reserve cities	463,524 88	235,529 37	497,194 27	367,145 55
Due from other banks and bankers	13,515 68	25,545 43	18,457 09	27,948 63
Exchanges for clearing house	21,528 56	23,150 08	32,371 23	20,360 42
Checks and cash items	1,759 43	1,928 54	1,488 54	1,827 03
Nickels and cents	297 62	426 38	302 47	169 85
Gold coin	3,240 00	5,992 50	6,475 00	9,960 00
Silver coin	12,063 55	13,411 30	6,270 15	4,448 25
U. S. and national bank notes	108,992 00	74,079 00	80,334 00	61,513 00
Totals	\$2,256,666 66	\$2,066,674 29	\$2,421,040 57	\$2,293,514 53
Liabilities.				
Capital stock paid in	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund	15,000 00	16,000 00	16,000 00	16,000 00
Gross undivided earnings	21,232 10	11,046 84	14,238 60	36,038 76
Dividends unpaid		591 00		
Commercial deposits subject to check	1,078,009 50	888,493 24	1,149,711 81	924,718 50
Certificates of deposit	15,570 77	9,982 18	3,240 75	43,736 23
Savings deposits	749,170 40	738,464 33	773,388 79	809,870 47
Certified checks	2,571 10	203 90	600 08	297 95
Cashier's checks outstanding				
Due to banks and bankers	125,112 79	153,392 80	213,960 54	212,332 62
Notes and bills rediscounted				
Bills payable				
Totals	\$3,256,666 66	\$2,066,674 29	\$2,421,040 57	\$2,293,514 53

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

SIDNEY D. MILLER, *President*; FREDERIO B. SIBLEY, *Vice President*; EUSTACE C. BOWMAN, *Cashier*;
R. E. JAMISON, *Teller*.

DIRECTORS—Sidney D. Miller, Jas. E. Pittman, Frederio B. Sibley, Geo. Jerome, James McMillan,
Geo. Hendrie, Chas. A. Dean, William K. Anderson, E. A. Chapoton.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$1,311,084 55	\$1,276,143 15	\$1,320,418 08	\$1,169,039 11
Stocks, bonds and mortgages	2,685,349 95	2,691,337 80	2,662,616 40	2,752,233 90
Overdrafts	4,329 93	3,486 89	1,126 09	553 97
Banking house				
Furniture and fixtures	9,000 00	9,000 00	8,500 00	7,500 00
Other real estate		166 17	166 17	9,167 81
Current expenses and taxes paid	13,774 29	816 19	11,884 52	20,674 86
Interest paid	1,304 95	74 45	655 25	1,618 65
Due from banks in reserve cities	314,932 04	352,547 19	409,688 48	416,110 06
Due from other banks and bankers	5,834 40	6,673 51	7,235 24	5,327 97
Exchanges for clearing house	17,140 19	8,556 98	39,066 82	10,801 02
Checks and cash items	2,485 84	2,304 49	5,126 63	3,945 98
Nickels and cents	742 07	505 59	336 42	449 44
Gold coin	284,234 00	280,594 50	293,279 00	306,761 50
Silver coin	17,702 85	15,589 10	12,509 60	12,365 85
U. S. and national bank notes	168,325 00	107,844 00	155,958 00	143,307 00
Totals	\$4,787,199 09	\$4,756,239 96	\$4,828,566 65	\$4,861,861 07
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Gross undivided earnings	280,404 55	227,434 41	252,191 74	216,373 47
Dividends unpaid		200 00		
Commercial deposits subject to check	345,609 83	346,694 32	371,004 25	336,867 53
Certificates of deposit	20,733 20	20,697 91	39,498 77	26,484 64
Savings deposits	3,748,526 26	3,736,870 60	3,714,867 09	3,756,969 78
Certified checks	3,891 89	12,526 06	5,065 97	8,382 78
Cashier's checks outstanding				
Due to banks and bankers	88,083 86	111,816 66	145,943 83	117,933 87
Notes and bills rediscounted				
Bills payable				
Totals	\$4,787,199 09	\$4,756,239 96	\$4,828,566 65	\$4,861,861 07

REPORT OF THE COMMISSIONER OF

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 26, 1890.

AARON A. PARKER, *President*; GEORGE W. EDWARDS, *Vice President*; G. S. ROBINSON, *Cashier*;
 GEORGE R. BEARD, *Assistant Cashier*.

DIRECTORS—Wm. Hendrie, A. R. Munger, A. A. Parker, J. E. Pittman, J. H. McMillan, J. W. Dalley,
 Cameron Currie, G. W. Edwards, Sidney T. Miller, John Pridgeon, Jr.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$199,518 32	\$182,986 13	\$205,596 27	\$197,488 76
Stocks, bonds and mortgages	73,011 00	65,586 00	87,426 35	96,026 35
Overdrafts	2 51	518 50	233 09	7 86
Banking house				
Furniture and fixtures	1,050 80	1,050 80	1,050 80	1,050 80
Other real estate				
Current expenses and taxes paid	1,967 14	272 25	1,559 22	2,864 66
Interest paid	19 56	10 91	19 15	38 89
Due from banks in reserve cities	34,349 90	46,007 08	50,451 58	38,486 08
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	1,092 44	2,894 21	4,096 28	5,650 09
Nickels and cents	28 87	32 78	17 69	29 98
Gold coin	295 00	390 00	205 00	250 00
Silver coin	372 00	766 00	422 00	652 09
U. S. and national bank notes	3,890 00	2,908 00	3,533 00	1,858 00
Totals	\$315,098 04	\$303,242 66	\$354,610 33	\$344,353 37
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	9,000 00	9,500 00	9,500 00	9,500 00
Gross undivided earnings	3,191 22	859 91	2,586 18	5,897 29
Dividends unpaid	60 00	100 00	60 00	60 00
Commercial deposits subject to check	84,199 26	100,702 64	124,592 48	110,354 78
Certificates of deposit				
Savings deposits	108,647 56	82,060 11	107,871 67	109,041 30
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	10,000 00	10,000 00	10,000 00	10,000 00
Notes and bills rediscounted				
Bills payable				
Totals	\$315,098 04	\$303,242 66	\$354,610 33	\$344,353 37

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

SULLIVAN M. CUTCHEON, *President*; JAMES E. SCRIPPS, *Vice President*; W. LIVINGSTONE, JR.,
Vice President; C. A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*.

DIRECTORS—S. M. Cutcheon, George H. Barbour, J. L. Hudson, C. A. Warren, James E. Scripps, William
 Livingstone, Jr., James B. McKay, Bethune Duffield, Marshall H. Godfrey.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$375,454 13	\$561,914 58	\$506,440 18	\$488,615 75
Stocks, bonds and mortgages	557,661 14	653,937 66	648,978 28	664,785 25
Overdrafts	760 57	188 16	724 52	206 55
Banking house	70,000 00	70,000 00	70,000 00	70,000 00
Furniture and fixtures	1,349 45	1,349 45	1,349 45	1,349 45
Other real estate	12,686 56	12,686 56	11,955 58	11,955 58
Current expenses and taxes paid	2,477 53	1,645 41	457 26	5,417 92
Interest paid	119 52	228 80	84 80	15,104 32
Due from banks in reserve cities	181,896 34	243,919 50	65,263 66	258,901 81
Due from other banks and bankers	226 01	895 81	68 95	171 09
Exchanges for clearing house	7,558 88	22,716 45	5,690 98	41,660 23
Checks and cash items	2,471 87	753 33	23,379 91	2,360 25
Nickels and cents	308 99	330 28	267 47	613 84
Gold coin	27,742 50	22,717 50	22,813 50	22,147 50
Silver coin	5,919 50	3,285 25	5,220 50	7,448 45
U. S. and national bank notes	26,170 00	25,224 00	25,658 00	36,782 00
Totals	\$1,222,797 96	\$1,621,297 74	\$1,383,293 04	\$1,597,889 09
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	80,000 00	81,000 00	81,500 00	81,500 00
Gross undivided earnings	9,116 74	3,470 54	2,194 52	18,180 99
Dividends unpaid	20 00	170 00	1,422 00	-----
Commercial deposits subject to check	149,127 28	498,826 75	248,851 97	375,214 69
Certificates of deposit	8,513 05	8,960 51	4,572 76	3,977 21
Savings deposits	821,167 39	872,065 97	875,491 31	958,231 61
Certified checks	1,153 50	825 11	7,736 16	781 11
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	3,700 00	6,478 86	11,524 83	14,503 48
Notes and bills rediscounted	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$1,222,797 96	\$1,621,297 74	\$1,383,293 04	\$1,597,889 09

FIDELITY LOAN AND TRUST COMPANY, DETROIT.

F. W. HAYES, *President*; A. E. F. WHITE, *Vice President*; J. P. GILMORE, *Secretary*.

DIRECTORS—William H. Elliott, James D. Standish, F. W. Hayes, James E. Davis, A. E. F. White, C. A. Black, John Canfield, W. B. Burt, A. L. Stephens, Jerome Croul, J. B. Book, H. K. White.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts				
Stocks, bonds and mortgages.....	\$16,600 00	\$16,600 00	\$16,600 00	\$16,600 00
Overdrafts				
Banking house				
Furniture, fixtures and expense account	54,886 48	55,266 48	56,173 48	56,824 51
Other real estate				
Current expenses and taxes paid.....				
Interest paid				
Due from banks in reserve cities				
Due from other banks and bankers.....				
Exchanges for clearing house				
Checks and cash items				
Nickels and cents				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals	\$70,886 48	\$71,266 48	\$72,173 48	\$72,824 51
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund				
Gross undivided earnings.....	24,927 73	26,058 48	26,940 98	28,076 88
Dividends unpaid.....				
Commercial deposits subject to check				
Certificates of deposit				
Savings deposits.....				
Certified checks				
Cashier's checks outstanding.....				
Due to banks and bankers	15,908 75	15,218 06	15,232 50	14,747 63
Notes and bills rediscounted				
Bills payable				
Totals	\$70,886 48	\$71,266 48	\$72,173 48	\$72,824 51

No. 5.

GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

JOHN S. GRAY, *President*; CHARLES E. KANTER, *Vice President*; F. B. HARPER, *Secretary*;
GEORGE H. KIRCHNER, *Assistant Cashier*.

DIRECTORS—C. E. Kanter, John S. Gray, F. B. Harper, W. H. Brace, George R. Angell.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$254,857 98	\$317,628 55	\$324,598 66	\$319,572 55
Stocks, bonds and mortgages.....	274,295 00	280,594 00	290,194 00	240,812 00
Overdrafts.....	1,282 64	1,004 68	1,711 17	1,263 75
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Current expenses and taxes paid.....	1,901 95	3,818 50	5,430 62	3,207 56
Premiums paid.....	1,000 00	1,000 00	1,000 00	
Due from banks in reserve cities.....	261,425 10	286,968 26	218,374 79	291,634 16
Due from other banks and bankers.....	6,953 17	180 88	7,579 80	9,729 91
Exchanges for clearing house.....	7,518 84	4,486 38	1,920 69	5,231 07
Checks and cash items.....	848 06	145 01	2,604 63	1,037 51
Nickels and cents.....	230 92	244 88	154 76	283 87
Gold coin.....	90,942 50	70,597 50	66,320 00	66,815 00
Silver coin.....	7,872 45	12,801 45	3,425 85	5,590 97
U. S. and national bank notes.....	86,623 00	48,226 00	46,001 00	76,145 00
Totals.....	\$998,256 11	\$980,711 04	\$972,315 97	\$1,024,328 35
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Gross undivided earnings.....	7,459 08	14,969 95	3,470 72	18,196 65
Dividends unpaid.....				
Commercial deposits subject to check.....	157,468 14	140,354 62	127,342 65	142,675 09
Certificates of deposit.....	15,461 83	16,807 83	14,521 83	14,873 84
Savings deposits.....	674,031 75	682,966 15	672,787 96	670,283 37
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	38,385 81	40,622 49	44,192 81	73,199 40
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$998,256 11	\$980,711 04	\$972,315 97	\$1,024,328 35

REPORT OF THE COMMISSIONER OF

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; JOSEPH TAYLOR, *Vice President*; W. H. ELLIS, *Second Vice President*;
C. I. FARRELL, *Third Vice President*; J. H. HAAS, *Cashier*.

DIRECTORS—James McGregor, C. I. Farrell, Geo. W. Radford, W. H. Ellis, Joseph Taylor, A. G. Boynton,
O. W. Shipman, L. Connor, George Weber, Edwin F. Conely, Fred Guenther.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$508,086 88	\$490,219 36	\$505,382 05	\$562,018 13
Stocks, bonds and mortgages	271,619 74	264,899 14	261,245 24	280,752 25
Overdrafts				
Banking house	3,462 05			
Furniture and fixtures	9,902 75	14,071 67	16,552 75	16,572 75
Other real estate		8,685 81	8,598 02	8,614 34
Current expenses and taxes paid	7,107 72	10,835 03	15,444 44	6,682 04
Interest paid	897 55	8,074 75	8,508 09	8,920 45
Due from banks in reserve cities	18,616 92	40,461 18	69,016 68	75,185 59
Due from other banks and bankers	86,558 16	218 92	948 98	602 62
Exchanges for clearing house	27,163 27	21,809 02	29,509 32	6,922 52
Checks and cash items				13,970 64
Nickels and cents	404 85	1,201 66	427 72	908 92
Gold coin	10,195 00	10,535 00	10,070 00	11,125 00
Silver coin	1,426 00	1,085 25	3,497 45	7,463 70
U. S. and national bank notes	26,296 00	22,265 00	40,529 00	33,219 00
Totals	\$906,681 84	\$902,841 79	\$969,679 74	\$1,013,852 95
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Gross undivided earnings	11,201 74	27,081 51	36,098 84	33,580 05
Dividends unpaid				
Commercial deposits subject to check	151,465 40	149,868 58	178,768 57	196,309 97
Certificates of deposit	147 00	755 50	10,207 00	503 45
Savings deposits	460,980 27	489,694 94	523,667 71	559,552 44
Certified checks	6,820 68	371 67	942 62	4,957 04
Cashier's checks outstanding				
Due to banks and bankers	81,635 72			
Notes and bills rediscounted				
Bills payable	34,431 08	15,119 59		
Totals	\$906,681 84	\$902,841 79	\$969,679 74	\$1,013,852 95

No. 161.

McLELLAN & ANDERSON SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEORGE ANDERSON, *President*; HENRY CORVIE, *Vice President*; ENOCH SMITH, *Cashier*.

DIRECTORS—George Anderson, J. B. Book, S. C. Sutter, Thomas S. Jerome, George L. Beecher, James H. McDonald, Enoch Smith, Henry T. Phillips, Henry Corvie.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$267,372 17	\$266,927 45	\$269,994 43	\$267,083 02
Stocks, bonds and mortgages	82,383 10	83,192 80	85,371 86	89,093 76
Overdrafts	1,146 92	427 03	983 08	1,241 96
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	4,016 78	297 78	5,331 25	7,662 42
Interest paid	1,681 71	180 54	372 53	2,683 28
Due from banks in reserve cities	27,605 88	35,628 62	28,906 73	\$1,573 44
Due from other banks and bankers	2,199 65	1,619 24	543 11	602 57
Exchanges for clearing house	2,949 21	3,440 66	2,335 95	4,080 59
Checks and cash items	1,759 24	1,944 74	1,578 65	3,300 51
Nickels and cents	56 53	59 58	37 81	48 83
Gold coin	11,965 00	12,515 00	6,122 50	7,070 00
Silver coin	1,056 55	2,364 80	2,356 80	652 00
U. S. and national bank notes	10,616 00	9,217 00	6,124 00	8,830 00
Totals	\$414,708 74	\$417,795 19	\$409,949 40	\$423,923 23
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	1,000 00	1,500 00	1,500 00	1,500 00
Gross undivided earnings	12,551 19	5,765 94	11,512 82	19,287 88
Dividends unpaid	20 00	80 49		
Commercial deposits subject to check	95,327 92	125,136 78	115,947 24	123,571 17
Certificates of deposit				
Savings deposits	139,135 53	117,911 98	114,297 91	120,234 78
Certified checks	474 10			
Cashier's checks outstanding	200 00	1,400 00	691 43	279 00
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable	16,000 00	16,000 00	16,000 00	
Totals	\$414,708 74	\$417,795 19	\$409,949 40	\$423,923 23

No. 4.

THE MECHANICS' BANK, DETROIT.

Organized October 10, 1871.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*.

DIRECTORS—E. H. Butler, Wm. A. Butler, Jr., Allan Shelden, Fred E. Butler, J. J. Clark, Herbert Bowen.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$500,425 99	\$537,153 78	\$510,006 82	\$616,562 94
Stocks, bonds and mortgages.....	456,014 55	496,761 26	490,061 45	486,238 96
Overdrafts.....	890 77	907 80	752 44	299 77
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	8,080 00	8,080 00	8,080 00	8,080 00
Current expenses and taxes paid.....	5,478 57	8,361 89	12,439 04	15,067 27
Premiums paid.....	2,119 50	2,119 50	2,119 50	2,119 50
Due from banks in reserve cities.....	264,471 02	181,965 14	118,309 78	104,137 89
Due from other banks and bankers.....	3,653 46	1,149 24	3,789 22	4,596 80
Exchanges for clearing house.....	10,820 88	12,310 01	2,536 58	9,183 80
Checks and cash items.....	1,231 43	685 27	48 76	631 21
Nickels and cents.....	126 19	59 27	86 81	189 12
Gold coin.....	11,000 00		4,115 00	15,120 00
Silver coin.....	4,749 00	1,593 00	2,835 00	8,527 00
U. S. and national bank notes.....	41,978 00	46,822 00	34,704 00	39,385 00
Totals.....	\$1,310,084 36	\$1,246,947 71	\$1,189,788 40	\$1,305,134 25
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Gross undivided earnings.....	19,841 72	14,807 80	24,778 09	24,701 68
Dividends unpaid.....				
Commercial deposits subject to check.....	\$57,951 07	328,278 52	239,627 76	284,471 06
Certificates of deposit.....	12,312 70	12,287 20	12,839 28	14,371 07
Savings deposits.....	783,047 28	752,791 81	771,793 57	828,751 87
Certified checks.....	500 00	500 00	10,708 76	500 00
Cashier's checks outstanding.....	1,244 25	20 00	550 29	18,012 81
Due to banks and bankers.....	10,637 24	12,767 88	4,990 65	14,326 26
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,310,084 36	\$1,246,947 71	\$1,189,788 40	\$1,305,134 25

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; JNO. H. KAPLE, *Vice President*; CHAS. EMERSON, *Assistant Treasurer*.

DIRECTORS—Jas. D. Standish, A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, John H. Kaple, Geo. Peck, Geo. W. Balch, John Ward, C. C. Jenks, Geo. W. Latimer.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$258,276 01	\$251,708 96	\$243,163 06	\$274,835 75
Stocks, bonds and mortgages	928,951 63	892,221 76	926,953 56	918,667 10
Overdrafts	1,123 16	1,360 81	349 41	38 14
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	4,290 34	11,932 56	13,132 56	13,132 56
Current expenses and taxes paid	17 32	280 99	452 62	1,166 66
Interest paid		8 53		
Due from banks in reserve cities	195,581 73	224,349 41	190,156 83	229,928 86
Due from other banks and bankers		194 33		2,527 49
Exchanges for clearing house	8,109 85	8,370 93	4,506 62	6,724 01
Checks and cash items	1,335 07	2,007 69	1,647 48	2,326 92
Nickels and cents	81 92	33 38	44 13	104 79
Gold coin	53,728 00	55,673 10	55,984 40	59,532 50
Silver coin	5,197 96	3,409 60	1,133 05	1,742 80
U. S. and national bank notes	29,254 00	34,621 00	32,005 00	32,792 00
Totals	\$1,497,956 98	\$1,488,962 45	\$1,471,533 73	\$1,545,529 58
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	80,000 00	80,000 00	80,000 00	80,000 00
Gross undivided earnings	81,678 56	37,171 42	33,089 10	34,353 29
Dividends unpaid		369 00	39 00	39 00
Commercial deposits subject to check	197,448 11	202,252 76	211,836 07	259,568 39
Certificates of deposit	10,010 07	2,439 38	1,462 17	3,406 52
Savings deposits	1,068,640 69	1,062,394 94	1,039,689 21	1,062,213 57
Certified checks	466 54	142 20	147 49	2,408 28
Cashier's checks outstanding	90 08	58 75	89 46	311 49
Due to banks and bankers	14,613 93	4,134 00	5,132 23	3,229 04
Notes and bills rediscounted				
Bills payable				
Totals	\$1,497,956 98	\$1,488,962 45	\$1,471,533 73	\$1,545,529 58

REPORT OF THE COMMISSIONER OF

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, Jr., *President*; JOHN M. DWYER, *Vice President*; JOSEPH PERRIEN, *Second Vice President*; JOSEPH B. MOORE, *Cashier*; J. H. JOHNSON, *Assistant Cashier*.

DIRECTORS—E. O. Groeवनor, H. Becker, J. Perrien, Thomas Barlum, W. M. Johnson, F. Howard Geo. Hanley, M. Brennan, J. B. Moore, J. M. Dwyer, A. Chapoton, Jr., S. W. Clarkson, Albert H. Webb, S. Simon.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$2,255,972 97	\$1,788,317 57	\$1,766,786 24	\$1,676,120 96
Stocks, bonds and mortgages	614,140 89	604,347 93	592,955 76	553,581 76
Overdrafts.....	2,629 01	1,606 60	1,001 49	73 28
Bankinghouse.....	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	11,500 00	11,500 00	11,500 00	11,500 00
Other real estate.....	2,465 85	2,474 50	2,604 85	2,645 25
Current expenses and taxes paid.....	15,922 62	2,874 36	19,793 49	27,240 62
Interest paid.....	35,915 54	227 85	26,016 21	31,415 16
Due from banks in reserve cities.....	536,533 47	152,242 88	194,843 07	270,809 16
Due from other banks and bankers.....	11,934 01	9,442 83	14,897 76	9,120 06
Exchanges for clearing house.....	17,484 52	17,807 61	18,652 78	37,303 92
Checks and cash items.....	3,691 68	8,457 21	6,041 83	2,704 66
Nickels and cents.....	1,511 68	1,865 00	595 44	320 51
Gold coin.....	65,657 50	41,392 00	11,922 50	24,266 00
Silver coin.....	18,223 50	18,366 30	9,512 00	12,777 50
U. S. and national bank notes.....	129,296 00	194,260 00	126,291 00	155,643 00
Totals.....	\$3,897,878 69	\$3,024,201 13	\$2,978,419 42	\$2,990,470 85
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	65,000 00	67,500 00	67,500 00	67,500 00
Gross undivided earnings.....	68,847 49	28,701 20	48,354 65	67,727 59
Dividends unpaid.....	109 89	2,682 05	406 00	-----
Commercial deposits subject to check.....	2,070,276 62	649,219 84	961,111 06	788,289 11
Certificates of deposit.....	2,560 93	553,245 23	151,943 08	176,943 08
Savings deposits.....	752,746 19	770,888 25	774,801 92	834,455 88
Certified checks.....	22,799 74	28,410 38	7,280 20	8,911 83
Cashier's checks outstanding.....	15,997 00	-----	1,296 31	781 29
Due to banks and bankers.....	399,540 88	429,104 18	440,561 20	550,912 13
Notes and bills rediscounted.....	-----	-----	25,667 05	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$3,897,878 69	\$3,024,201 13	\$2,978,419 42	\$2,990,470 85

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; G. E. LAWSON, *Cashier*;
E. W. SMYLLIE, *Auditor*.

DIRECTORS—F. F. Palma, George E. Lawson, John Mark, Joseph Schulte, W. C. Yawkey, M. W. O'Brien,
F. A. Schulte, Patrick Fitzsimons, George H. Barbour, Jeremiah Dwyer, H. W. Candler, Clarence Car-
penter, C. A. Ducharme, Fred T. Moran, James L. Edson.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$1,155,982 77	\$1,166,868 58	\$1,258,853 55	\$1,217,973 06
Stocks, bonds and mortgages.....	3,573,550 76	3,562,713 44	3,429,757 76	3,488,181 19
Overdrafts.....	2,755 73	165 58	1,549 76	301 26
Banking house				
Furniture and fixtures	15,000 00	14,000 00	14,000 00	14,000 00
Other real estate	161,885 85	168,461 47	169,845 70	171,674 85
Current expenses and taxes paid.....				
Premiums paid.....	6,817 90			
Interest paid				
Due from banks in reserve cities	580,868 81	587,206 92	637,828 61	979,296 62
Due from other banks and bankers	19,802 84	22,068 54	24,607 67	27,560 18
Exchanges for clearing house.....	34,501 61	11,398 23	75,828 75	45,888 52
Checks and cash items	2,299 08	2,130 65	878 46	2,052 94
Nickels and cents	328 42	294 19	378 36	291 05
Gold coin	212,947 50	212,512 50	171,780 00	179,855 00
Silver coin.....	16,965 00	18,500 00	19,850 00	27,435 00
U. S. and national bank notes	160,809 00	225,734 00	131,374 00	198,818 00
Totals.....	\$5,943,035 27	\$5,993,074 10	\$5,965,527 62	\$6,353,117 68
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	125,000 00	125,000 00	125,000 00	125,000 00
Gross undivided earnings	111,333 75	90,011 80	112,543 53	126,273 99
Dividends unpaid		2,080 00		
Commercial deposits subject to check	713,747 16	744,387 33	628,847 21	986,912 07
Certificate of deposit	14,578 46	16,883 85	17,262 85	23,227 53
Savings deposits	4,320,187 79	4,327,225 31	4,346,199 84	4,372,881 88
Certified checks	8,810 90	6,334 88	25,685 95	11,700 54
Cashier's checks outstanding				
Due to banks and bankers	154,927 21	181,201 98	209,039 19	207,122 17
Notes and bills rediscounted				
Bills payable				
Totals	\$5,943,035 27	\$5,993,074 10	\$5,965,527 62	\$6,353,117 68

REPORT OF THE COMMISSIONER OF

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1888.

GEORGE H. RUSSEL, *President*; M. S. SMITH, *Vice President*; R. S. MASON, *Cashier*; A. E. WING, *Auditor*.

DIRECTORS—William C. Colburn, William C. McMillan, George H. Russel, Robert S. Mason, Martin S. Smith, Hugh McMillan, Henry Russel, Frank J. Hecker, Charles Stinchfield, Henry B. Ledyard, Russell A. Alger, W. H. Elliot, Henry M. Campbell, R. W. Gillett.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$1,521,785 82	\$1,569,098 75	\$1,608,459 51	\$1,645,996 52
Stocks, bonds and mortgages	1,318,189 78	1,341,482 21	1,405,297 78	1,395,626 39
Overdrafts	6,121 54	4,529 15	1,792 26	2,152 46
Banking house				
Furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate				
Current expenses and taxes paid	44 47			
Interest paid	858 76			
Due from banks in reserve cities	371,438 08	378,861 08	560,398 72	594,069 19
Due from other banks and bankers	29,781 18	40,016 27	25,797 64	37,979 19
Exchanges for clearing house	29,196 76	19,289 44	17,963 92	46,709 61
Check and cash items	4,496 42	6,403 71	4,749 32	2,559 49
Nickels and cents	2,178 58	2,053 74	1,334 25	2,320 13
Gold coin	78,625 00	62,995 25	65,968 00	69,947 00
Silver coin	17,414 55	17,243 70	18,666 30	17,083 60
U. S. and national bank notes	66,612 00	120,762 00	129,753 00	77,532 00
Totals	\$3,448,760 94	\$3,569,430 40	\$3,842,725 70	\$3,901,056 63
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Gross undivided earnings	35,826 99	45,741 68	44,856 54	61,811 38
Dividends unpaid			332 00	84 00
Commercial deposits subject to check	678,614 28	738,879 86	851,558 59	757,722 94
Certificates of deposit	58,151 05	58,758 58	52,847 00	81,680 83
Savings deposits	2,253,949 53	2,291,521 79	2,318,358 32	2,428,899 12
Certified checks	154 16	1,284 24	6,208 95	6,048 27
Cashier's checks outstanding	1,182 13	5,670 87	2,281 14	2,053 80
Due to banks and bankers	125,932 80	168,073 88	266,833 16	268,861 34
Notes and bills rediscounted				
Bills payable				
Totals	\$3,448,760 94	\$3,569,430 40	\$3,842,725 70	\$3,901,056 63

THE UNION TRUST COMPANY, DETROIT.

D. M. FERRY, *President*; W. C. McMILLAN, *First Vice President*; J. L. EDSON, *Second Vice President*; ELWOOD T. HANCE, *Secretary and Treasurer*.

DIRECTORS—J. L. Edson, W. H. Elliott, W. C. Colburn, S. D. Miller, H. B. Ledyard, Geo. H. Barbour, W. C. McMillan, F. J. Hecker, D. Whitney, Jr., D. M. Ferry, M. S. Smith, Geo. H. Russel, Hugh McMillan, F. W. Hayes, Simon J. Murphy, Geo. H. Hopkins, A. E. F. White, Charles Stinchfield, James D. Standish, James McMillan, Elwood T. Hance, A. L. Stephens.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$56,711 27	\$56,711 27	\$86,561 27	\$37,811 27
Stocks, bonds and mortgages.....	679,063 77	643,770 22	625,761 95	611,918 70
Overdrafts.....				
Banking house				
Furniture and fixtures	2,008 02	2,220 78	2,278 03	2,622 58
Other real estate				
Current expenses and taxes paid	9,286 24	13,417 70	25,450 06	29,949 50
Interest paid				
Due from banks in reserve cities	37,302 85	30,897 62	123,461 51	24,709 58
Due from other banks and bankers.....				
Exchanges for clearing house				
Checks and cash items	533 92	754 69	949 59	
Nickels and cents				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals.....	\$784,904 57	\$737,772 28	\$819,462 41	\$697,011 58
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund				
Gross undivided earnings.....	44,699 51	52,210 17	63,505 29	71,450 15
Dividends unpaid.....				
Commercial deposits subject to check.....	82,159 17	55,416 23	166,311 28	60,546 54
Certificates of deposit	125,045 89	96,145 39	57,145 89	65,014 89
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable	32,000 00	32,000 00	32,000 00	
Totals.....	\$784,904 57	\$737,772 28	\$819,463 41	\$697,011 58

REPORT OF THE COMMISSIONER OF

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

S. DOW ELWOOD, *President*; D. M. FERRY, *Vice President*; JEROME CROUL, *Second Vice President*;
CHAS. F. COLLINS, *Secretary and Treasurer*; WM. A. MOORE, *Attorney*.

DIRECTORS—D. M. Ferry, H. K. White, Jerome Croul, S. D. Elwood, Wm. A. Moore, T. W. Palmer,
Wm. S. Green, E. H. Flinn.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$1,849,204 09	\$1,417,712 32	\$1,895,109 28	\$1,418,969 21
Stocks, bonds and mortgages.....	3,479,865 81	3,538,596 66	3,548,974 57	3,644,408 96
Overdrafts.....				
Banking house.....	110,000 00	110,000 00	110,000 00	110,000 00
Furniture and fixtures.....				
Other real estate.....	87,252 46	36,738 72	37,596 55	39,913 74
Current expenses and taxes paid.....				
Interest paid.....				
Due from banks in reserve cities.....	843,483 29	742,538 54	706,244 56	826,480 80
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	32,482 07	12,219 63	26,925 79	15,828 72
Nickels and cents.....	998 79	1,006 57	977 06	959 35
Gold coin.....	50,723 00	50,612 50	54,750 00	55,255 00
Silver coin.....	5,551 40	4,498 15	3,855 80	3,801 90
U. S. and national bank notes.....	48,360 00	44,455 00	45,688 00	48,164 00
Totals.....	\$5,957,920 91	\$5,959,313 09	\$5,982,201 66	\$6,163,291 08
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Gross undivided earnings.....	899,878 48	350,378 22	375,556 15	325,766 98
Dividends unpaid.....				
Commercial deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	5,268,542 43	5,308,984 87	5,256,645 51	5,537,524 10
Certified check.....				
Cashier's check outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$5,957,920 91	\$5,959,313 09	\$5,982,201 66	\$6,163,291 08

No. 157.

DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1898.

THOMAS BIRKETT, *President*; E. F. CHASE, *Vice President*; GEORGE BENTON, *Second Vice President*;
H. WIRT NEWKIRK, *Cashier*; E. H. CARPENTER, *Assistant Cashier*.

DIRECTORS—Thomas Birkett, E. F. Chase, George Benton, C. H. Van Riper, S. L. Jenney,
H. Wirt Newkirk, W. Blodgett.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$53,600 52	\$85,210 82	\$74,962 05	\$63,828 79
Stocks, bonds and mortgages	22,070 07	22,170 07	27,070 07	84,288 48
Overdrafts				
Banking house				
Furniture and fixtures	1,288 21	1,288 21	1,293 21	1,293 21
Other real estate				
Current expenses and taxes paid		248 36	806 73	1,265 68
Interest paid		698 47	1,019 91	1,463 84
Due from banks in reserve cities	43,786 16	24,930 75	24,676 08	26,227 41
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	2 28	5 00	6 00	14 55
Nickels and cents	32 83	58 06	114 98	96 59
Gold coin	247 50	457 50	1,590 00	690 00
Silver coin	455 06	670 06	489 30	583 15
U. S. and national bank notes	1,355 00	519 00	1,729 00	2,431 00
Totals	\$122,837 62	\$136,356 29	\$133,737 28	\$137,187 60
Liabilities.				
Capital stock paid in	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund				
Gross undivided earnings	2,161 85	3,677 60	4,588 30	5,929 02
Dividends unpaid				
Commercial deposits subject to check	25,378 71	24,151 77	17,684 21	17,764 84
Certificates of deposit	25,822 76	24,490 94		
Savings deposits	49,474 30	64,045 98	91,074 52	93,486 74
Certified checks				
Cashier's checks outstanding			245 25	
Due to banks and bankers				7 00
Notes and bills rediscounted				
Bills payable				
Totals	\$122,837 62	\$136,356 29	\$133,737 28	\$137,187 60

REPORT OF THE COMMISSIONER OF

No. 28.

CITY BANK, DOWAGIAC.

Organized March 19, 1887.

JOHN LYLE, *President*; N. F. CHOATE, *Vice President*; F. W. LYLE, *Cashier*;
I. B. GAGE, *Assistant Cashier*.

DIRECTORS—Nelson F. Choate, Frank W. Lyle, W. M. Lyle, C. E. Lyle, John Lyle.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$186,969 08	\$186,983 94	\$187,591 18	\$189,561 59
Stocks, bonds and mortgages	14,781 75	11,288 21	11,188 21	3,816 10
Overdrafts	6,055 17	2,856 06	9,574 53	3,052 18
Banking house				
Furniture and fixtures	6,428 59	6,428 59	6,428 59	6,428 59
Other real estate	15,080 64	15,080 64	15,080 64	15,080 64
Current expenses and taxes paid	1,802 95	6 49	913 84	1,808 74
Interest paid	3,801 01	880 97	1,316 09	880 97
Due from banks in reserve cities	5,011 29	19,968 42	11,398 38	26,779 91
Due from other banks and bankers				
Exchanges for clearing house	470 29	504 67	235 00	4,005 78
Checks and cash items	725 13	1,477 78	357 25	2,198 96
Nickels and cents	180 64	211 65	56 73	139 85
Gold coin	8,170 00	7,760 00	8,350 00	6,810 00
Silver coin	1,088 00	1,624 00	1,485 00	1,080 00
U. S. and national bank notes	10,584 00	12,421 00	10,125 00	10,283 00
Totals	\$210,646 53	\$217,390 87	\$214,088 19	\$221,919 26
Liabilities.				
Capital stock paid in	\$80,000 00	\$80,000 00	\$80,000 00	\$80,000 00
Surplus fund	9,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings	3,946 11	1,284 20	1,508 88	2,321 11
Dividends unpaid				
Commercial deposits subject to check	34,906 21	34,841 48	26,067 97	39,852 47
Certificates of deposit	102,794 21	111,264 74	111,466 39	109,845 68
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable			5,000 00	
Totals	\$210,646 53	\$217,390 87	\$214,088 19	\$221,919 26

THE BANKING DEPARTMENT.

81

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

M. J. HOWE, *President*; C. F. E. LONG, *Vice President*; T. W. BARNES, *Cashier*;
WILLIAM CLUTZ, *Assistant Cashier*.

DIRECTORS—Byron J. Corbin, C. F. E. Long, William Clute, M. J. Howe, T. W. Barnes, Wm. C. Reeves,
Mell Barnes.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$28,916 58	\$31,868 60	\$30,989 56	\$31,702 61
Stocks, bonds and mortgages	5,108 00	5,908 00	5,908 00	5,803 00
Overdrafts	1,967 97	1,149 67	2,730 51	2,569 15
Banking house				
Furniture and fixtures	1,275 00	1,275 00	1,275 00	1,275 00
Other real estate				
Current expenses and taxes paid	511 96	7 97	818 93	694 04
Interest paid	205 29	39 51	138 09	225 07
Due from banks in reserve cities	4,241 67	5,176 77	4,971 69	10,980 99
Due from other banks and bankers	2,559 41	1,528 55	3,045 60	2,190 86
Exchanges for clearing house				
Checks and cash items	22 72	243 15	187 64	19 59
Nickels and cents	25 43	24 70	21 50	20 95
Gold coin	1,990 00	1,985 00	2,197 50	2,045 00
Silver coin	66 25	570 00	354 00	474 75
U. S. and national bank notes	2,485 00	1,967 00	3,602 00	1,540 00
Totals	\$49,370 28	\$51,748 92	\$55,659 93	\$59,541 01
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	150 00	200 00	200 00	200 00
Gross undivided earnings	1,106 49	848 74	1,247 72	1,798 39
Dividends unpaid				
Commercial deposits subject to check	10,245 09	12,456 03	14,791 33	14,694 28
Certificates of deposit	22,868 70	23,244 15	24,420 86	27,848 24
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$49,370 28	\$51,748 92	\$55,659 93	\$59,541 01

REPORT OF THE COMMISSIONER OF

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

W. H. CLARK, *President*; CHARLES H. SAYRE, *Vice President*; F. N. CONN, *Cashier*.

DIRECTORS—T. M. Cooney, W. H. Clark, C. H. Sayre, F. N. Conn, Martin V. Brown, Lynds L. Conn, Albert H. Pattengill.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$27,686 91	\$25,820 50	\$26,468 23	\$28,979 08
Stocks, bonds and mortgages	9,845 00	9,845 00	8,120 00	9,160 00
Overdrafts	27 34	29 24	452 11	18 48
Banking house				
Furniture and fixtures	1,721 00	1,721 00	1,721 00	1,721 00
Other real estate			1,575 00	1,575 00
Current expenses and taxes paid	647 80	49 76	554 08	985 59
Interest paid	211 06	18 65	188 61	284 67
Due from banks in reserve cities	1,922 38	2,960 66	6,100 38	6,375 09
Due from other banks and bankers	1,310 64	565 00	3,225 00	215 00
Exchanges for clearing house				
Checks and cash items	41 79		2 75	2 00
Nickels and cents	34 49	59 40	33 30	49 84
Gold coin	1,000 00	1,310 00	1,120 00	1,847 50
Silver coin	1,027 55	747 85	262 20	652 65
U. S. and national bank notes	1,206 00	2,525 00	1,726 00	2,572 00
Totals	\$46,461 96	\$45,451 66	\$51,543 66	\$53,887 85
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	200 00	200 00	200 00	200 00
Gross undivided earnings	1,143 18	394 79	1,041 11	1,937 98
Dividends unpaid				
Commercial deposits subject to check	6,093 05	7,035 87	8,615 33	8,720 81
Certificates of deposit	14,025 78	12,821 00	16,687 22	18,029 06
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$46,461 96	\$45,451 66	\$51,543 66	\$53,887 85

No. 114.

TAWAS STATE SAVINGS BANK, EAST TAWAS.

Organised March 6, 1891.

M. H. FRENCH, *President*; MILO EASTMAN, *Vice President*; N. ROBINSON, *Second Vice President*;
F. F. FRENCH, *Cashier*.

DIRECTORS—M. H. French, Milo Eastman, F. F. French, Wm. G. Richard, Geo. H. Chamberlain,
N. Robinson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$69,835 04	\$65,685 31	\$67,174 98	\$66,771 79
Stocks, bonds and mortgages	6,713 09	6,096 09	5,632 09	5,875 09
Overdrafts	29 24	99 68	703 82	271 18
Banking house	3,630 00	3,630 00	3,630 00	3,630 00
Furniture and fixtures	1,236 00	1,236 00	1,236 00	1,236 00
Other real estate				
Current expenses and taxes paid		\$91 76		1,769 44
Interest paid		20 85		201 52
Due from banks in reserve cities	5,209 41	3,000 72	3,189 20	3,032 79
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	561 36	993 20	1,900 83	
Nickels and cents	67 50	62 00	180 29	26 31
Gold coin	472 50	612 50	762 50	192 50
Silver coin	1,024 75	501 00	1,130 80	848 00
U. S. and national bank notes	1,789 00	981 00	1,492 00	2,165 00
Totals	\$90,567 89	\$88,310 11	\$87,032 01	\$85,819 62
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,750 00	3,000 00	3,000 00	3,000 00
Gross undivided earnings	497 19	311 46	287 53	2,741 89
Dividends unpaid		54 00	24 00	24 00
Commercial deposits subject to check	39,242 45	28,492 62	24,868 88	22,767 40
Certificates of deposit	2,505 00	2,078 00	3,458 00	2,241 52
Savings deposits	6,459 95	5,221 78	5,814 78	6,931 22
Certified check				
Cashier's check outstanding				
Due to banks and bankers				
Notes and bills rediscounted	14,112 30	19,152 25	24,628 87	23,118 59
Bills payable				
Totals	\$90,567 89	\$88,310 11	\$87,032 01	\$85,819 62

REPORT OF THE COMMISSIONER OF

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1894.

JNO. M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;
E. S. HARRIS, *Assistant Cashier*.DIRECTORS—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, A. Rogers, E. F. Knapp, J. M.
Corbin, Henry C. Minnie, I. N. Reynolds.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$101,834 44	\$104,799 42	\$110,807 36	\$112,445 01
Stocks, bonds and mortgages	23,883 57	24,431 57	23,321 22	27,620 02
Overdrafts	2,553 80	1,743 43	2,319 24	3,337 75
Banking house	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures	2,000 90	2,000 00	2,000 00	2,000 00
Other real estate	2,676 57	176 57	176 57	176 57
Current expenses and taxes paid	1,062 71	9 95	1,174 92	1,657 01
Interest paid	633 40	25 60	233 21	602 29
Due from banks in reserve cities	11,422 47	6,515 56	1,684 57	3,046 78
Due from other banks and bankers	902 69	280 47	1,125 39	902 91
Exchanges for clearing house				
Checks and cash items	526 47	740 49	390 23	323 08
Nickels and cents	23 54	44 58	55 69	31 87
Gold coin	1,235 00	2,205 00	595 00	2,285 00
Silver coin	200 00	320 00	200 00	570 00
U. S. and national bank notes	2,317 00	4,406 00	2,344 00	3,615 00
Totals	\$158,801 66	\$153,208 64	\$152,427 40	\$170,729 29
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	7,000 00	7,300 00	7,300 00	7,300 00
Gross undivided earnings	5,746 51	2,329 25	4,573 62	6,704 96
Dividends unpaid		210 00	6 00	6 00
Commercial deposits subject to check	19,922 52	18,654 32	16,689 08	29,222 19
Certificates of deposit	43,131 63	49,714 97	43,353 69	47,496 22
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable	3,000 00			5,000 00
Totals	\$158,801 66	\$153,208 64	\$152,427 40	\$170,729 29

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

R. W. BAGOT, *President*; H. H. NOBLE, *Vice President*; MILTON B. LANG, *Second Vice President*;
F. B. MOORE, *Cashier*.

DIRECTORS—Horatio B. Lewis, Walter M. Andrus, Fitch R. Williams, Henry H. Noble, M. B. Lang, R. W. Bagot, Frank B. Moore, Winfield McLane, John H. McLane, Benj. R. Moore, H. M. Slauson,

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$35,161 79	\$38,333 86	\$39,190 62	\$47,666 24
Stocks, bonds and mortgages	25,329 64	25,409 82	25,298 82	25,098 82
Overdrafts				333 13
Banking house				
Furniture and fixtures	2,068 65	2,069 40	2,069 40	2,069 90
Other real estate				
Current expenses and taxes paid	1,144 83	43 06	1 50	574 57
Interest paid	173 81	19 96		183 91
Due from banks in reserve cities	13,485 73	7,313 71	10,667 00	12,345 85
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	309 64	264 13	438 12	66 29
Nickels and cents	130 71	57 87	75 74	30 56
Gold coin	260 00	1,065 00	1,315 00	1,045 00
Silver coin	780 50	780 80	775 70	792 75
U. S. and national bank notes	4,468 00	1,615 00	1,339 00	845 00
Totals	\$83,212 79	\$76,971 59	\$82,215 90	\$91,062 02
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	4,000 00
Gross undivided earnings	2,441 23	1,698 92	2,618 29	2,839 49
Dividends unpaid				
Commercial deposits subject to check	18,800 45	12,649 74	12,348 45	20,719 26
Certificates of deposit	15,667 60	16,800 71	20,129 53	20,295 33
Savings deposits	7,257 28	7,295 10	8,712 41	7,190 82
Certified checks				
Cashier's checks outstanding	46 24	27 12	7 12	7 12
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$83,212 79	\$76,971 59	\$82,215 90	\$91,062 02

REPORT OF THE COMMISSIONER OF

No. 152.

FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1898.

V. R. DAVY, *President*; V. E. LACY, *Vice President*; C. H. ROSE, *Second Vice President*;
WM. ROGERS, *Cashier*.

DIRECTORS—V. E. Lacy, V. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$31,254 92	\$34,389 99	\$34,692 72	\$37,789 95
Stocks, bonds and mortgages	3,543 04	2,798 91	2,798 91	2,798 91
Overdrafts		19 56	180 98	253 26
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid	726 71	80 76	448 08	531 90
Interest paid	136 91	9 12	147 93	287 82
Due from banks in reserve cities	11,386 34	4,974 27	10,263 34	6,702 70
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	21 00	20 10	49 45	87 02
Nickels and cents	68 99	28 49	43 24	19 94
Gold coin	1,305 00	1,895 00	1,505 00	1,236 90
Silver coin	499 30	982 15	532 75	25 80
U. S. and national bank notes	2,927 00	2,166 00	1,376 00	2,902 00
Totals	\$52,969 21	\$48,264 35	\$53,038 39	\$53,885 86
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	400 00	1,100 00	1,100 00	1,100 00
Gross undivided earnings	1,752 29	230 83	1,147 44	2,362 52
Dividends unpaid		120 00		
Commercial deposits subject to check	24,556 15	21,174 15	24,470 63	22,080 32
Certificates of deposit	6,801 25	5,608 62	6,730 35	4,274 60
Savings deposits	4,459 52	5,080 75	4,589 97	5,118 36
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				4,000 00
Totals	\$52,969 21	\$48,264 35	\$53,038 39	\$53,885 86

No. 10.

STATE BANK OF FENTON, FENTON.

Organized January 2, 1871.

J. BUCKBEE, *President*; A. CORNWALL, *Vice President*; W. W. MILLARD, *Cashier*.

DIRECTORS—Josiah Buckbee, W. W. Millard, Clarence Tinker, A. Cornwall, Hudson A. Taylor, S. S. Clark.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$66,798 86	\$69,375 91	\$72,208 02	\$75,302 38
Stocks, bonds and mortgages.....	23,630 00	25,030 00	24,980 00	24,980 00
Overdrafts.....	118 10	84 92	4 00	842 50
Bankinghouse.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,250 00	2,250 00	2,250 00	2,250 00
Other real estate.....				
Current expenses and taxes paid.....	545 31	14 05	440 00	772 92
Interest paid.....	510 63	58 18	244 60	713 39
Due from banks in reserve cities.....	15,163 66	15,555 12	15,638 05	17,178 67
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	236 08	260 58	423 58	475 23
Nickels and cents.....	154 12	126 68	146 16	146 05
Gold coin.....	5,185 00	5,540 00	5,447 50	5,565 00
Silver coin.....	2,140 40	1,245 50	1,556 05	1,180 50
U. S. and national bank notes.....	9,802 00	4,611 00	2,978 00	8,883 00
Totals.....	\$120,528 61	\$128,651 94	\$131,765 96	\$142,239 64
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,200 00	5,200 00	5,200 00
Gross undivided earnings.....	2,890 39	491 30	2,419 56	4,222 47
Dividends unpaid.....				
Commercial deposits subject to check.....	15,828 08	16,125 13	15,876 40	15,099 45
Certificates of deposit.....	56,810 14	56,895 51	58,270 00	67,707 72
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$120,528 61	\$128,651 94	\$131,765 96	\$142,239 64

REPORT OF THE COMMISSIONER OF

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; J. W. BEGOLE, *Vice President*; H. C. SPENCER, *Cashier*; W. E. MARTIN, *Assistant Cashier*.

DIRECTORS—Alex. McFarlan, S. J. Beecher, J. W. Begole, J. H. Whiting, D. D. Aitken, G. W. Hubbard, H. C. Spencer, R. J. Whaley, G. W. Buckingham, M. Ephraim, Wm. C. Durant.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$438,627 55	\$423,937 53	\$429,624 05	\$490,567 10
Stocks, bonds and mortgages	92,628 08	100,262 08	100,112 08	71,399 65
Overdrafts	3,470 69	5,939 90	16,149 74	15,885 52
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	2,497 17	45 14	1,790 14	3,078 79
Interest paid	2,581 80	414 71	1,951 20	4,495 04
Due from banks in reserve cities	25,712 21	50,211 30	78,393 82	33,065 17
Due from other banks and bankers			769 06	432 63
Exchanges for clearing house	787 47	349 67	522 10	
Checks and cash items	268 18		126 06	71 30
Nickels and cents	283 35	361 70	311 00	225 25
Gold coin	18,192 50	19,902 50	23,517 50	17,515 00
Silver coin	1,488 14	379 46	132 94	647 23
U. S. and national bank notes	18,239 00	22,680 00	7,401 00	12,914 00
Totals	\$612,701 09	\$637,383 94	\$673,840 64	\$603,296 73
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	15,000 00	17,000 00	17,000 00	17,000 00
Gross undivided earnings	24,541 46	15,338 74	22,127 08	31,458 56
Dividends unpaid		540 00		
Commercial deposits subject to check	194,031 81	218,370 98	235,527 61	167,962 87
Certificates of deposit	169,357 74	172,567 60	188,908 93	4,921 22
Savings deposits	55,348 81	56,664 00	58,374 40	231,954 08
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	5,421 27	6,402 62	1,502 62	
Notes and bills rediscounted				
Bills payable				
Totals	\$612,701 09	\$637,383 94	\$673,840 64	\$603,296 73

THE BANKING DEPARTMENT.

89

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

RUSSELL BISHOP, *President*; W. A. ATWOOD, *Vice President*; A. G. BISHOP, *Cashier*; JAS. MARTIN
Assistant Cashier.

DIRECTORS—Wm. W. Crapo, Russell Bishop, W. A. Atwood, Geo. R. Gold, C. C. Pierson, Jas. C. Wilson,
F. H. Pierce, George E. Taylor, A. G. Bishop.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$317,061 65	\$315,152 61	\$340,820 51	\$338,335 33
Stocks, bonds and mortgages	276,545 39	277,718 17	276,195 15	285,330 19
Overdrafts	1,510 80	1,544 00	2,921 73	3,867 69
Banking house				
Furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate	1,576 74	1,000 00	1,000 00	1,000 00
Current expenses and taxes paid	4,425 14	214 52	2,542 01	4,453 02
Interest paid	2,166 66	317 15	1,555 34	2,792 82
Due from banks in reserve cities	69,652 72	56,063 29	62,466 75	69,291 19
Due from other banks and bankers	5,682 78	5,116 68	3,876 90	4,388 64
Exchanges for clearing house				
Checks and cash items	1,720 89	1,650 63	1,834 58	1,410 52
Nickels and cents	31 44	27 57	83 68	56 85
Gold coin	16,770 80	17,940 00	19,527 50	15,357 50
Silver coin	1,400 00	1,940 00	2,100 00	1,340 00
U. S. and national bank notes	8,897 00	6,854 00	3,525 00	6,102 00
Totals	\$711,940 91	\$690,523 62	\$722,954 15	\$738,770 75
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Gross undivided earnings	35,232 58	24,588 40	31,562 26	44,415 50
Dividends unpaid	25 00	380 00	25 00	
Commercial deposits subject to check	104,583 33	91,331 43	101,922 68	106,317 34
Certificates of deposit	160,029 93	157,238 44	8,068 94	7,742 77
Savings deposits	262,070 07	266,585 18	481,385 27	430,295 14
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		855 17		
Notes and bills rediscounted				
Bills payable				
Totals	\$711,940 91	\$690,523 62	\$722,954 15	\$738,770 75

REPORT OF THE COMMISSIONER OF

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President*; FLINT P. SMITH, *Vice President*; M. DAVISON, *Cashier*.

DIRECTORS—C. T. Bridgman, Flint P. Smith, James J. Hurley, E. Putnam, Wm. H. Edwards, Matthew Davison, W. A. Patterson, C. H. Wisner, W. E. Braman.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$284,112 22	\$206,855 89	\$325,590 48	\$216,860 10
Stocks, bonds and mortgages	45,799 04	52,689 91	55,087 50	68,547 32
Overdrafts	1,576 80	1,750 34	609 64	6,530 89
Banking house	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures	8,000 00	8,000 00	8,000 00	8,000 00
Abstract books, Genesee county	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate				
Current expenses and taxes paid	2,524 27	25 63	1,905 79	2,775 76
Interest paid	763 91	50 92	623 02	1,084 43
Due from banks in reserve cities	7,623 78	15,926 80	10,394 41	16,023 90
Due from other banks and bankers	10,280 38	7,558 85	7,329 85	4,536 99
Exchanges for clearing house	1,523 23		557 83	
Checks and cash items		36 57		118 23
Nickels and cents	86 08	233 40	87 17	238 90
Gold coin	6,990 00	7,237 50	5,680 50	7,840 00
Silver coin	1,400 00	1,000 00	2,600 00	500 00
U. S. and national bank notes	4,044 00	3,431 00	1,534 00	2,565 00
Totals	\$351,737 71	\$331,828 30	\$346,749 69	\$357,670 52
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund		1,000 00	1,000 00	1,000 00
Gross undivided earnings	7,191 08	1,402 70	4,875 00	8,705 83
Dividends unpaid		1,340 00	102 00	2 00
Commercial deposits subject to check	33,141 97	25,025 69	32,218 82	33,345 25
Certificates of deposit	6,638 74	1,812 20	12,804 09	2,696 96
Savings deposits	99,765 92	90,984 78	89,090 94	106,237 83
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		311 93	658 84	685 65
Notes and bills rediscounted				
Bills payable				
Totals	\$351,737 71	\$331,828 30	\$346,749 69	\$357,670 52

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1881.

DANIEL COTCHER, *President*; CARLOS PACKARD, *Vice President*; GEORGE PACKARD, *Cashier*.

DIRECTORS—D. Cotcher, C. Packard, F. A. Niles, F. P. Sayre, Wm. Hosie, G. Packard, J. Kimmel, Orrin Hart, M. M. Bliss.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$119,319 05	\$113,901 74	\$108,149 06	\$100,134 10
Stocks, bonds and mortgages.....	64,446 50	67,941 50	70,116 80	70,122 00
Overdrafts.....				
Banking house.....	2,874 71	2,874 71	2,874 71	2,874 71
Furniture and fixtures.....	2,125 29	2,125 29	2,125 29	2,125 29
Other real estate.....				
Current expenses and taxes paid.....	1,044 84	161 88	748 17	60 43
Interest paid.....	2,206 11	747 05	1,447 95	216 69
Due from banks in reserve cities.....	16,305 88	7,561 60	12,812 67	19,886 13
Due from other banks and bankers.....	1,908 18	1,844 60	1,812 11	1,749 98
Exchanges for clearing house.....				
Checks and cash items.....	7 67	215 21	62 61	606 57
Nickels and cents.....	129 68	36 67	71 43	68 58
Gold coin.....	3,525 00	3,500 00	3,075 00	3,300 00
Silver coin.....	726 35	1,123 55	1,385 75	869 40
U. S. and national bank notes.....	2,372 00	4,545 00	3,983 00	3,200 00
Totals.....	\$216,991 21	\$206,278 30	\$207,544 24	\$204,658 88
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	1,120 00	1,800 00	1,800 00	1,445 00
Gross undivided earnings.....	5,777 32	1,518 17	3,599 75	389 79
Dividends unpaid.....		30 00	30 00	
Commercial deposits subject to check.....	13,856 29	11,577 08	12,011 34	11,448 08
Certificates of deposit.....	79,014 04	66,868 27	60,810 74	62,296 31
Savings deposits.....	62,223 56	69,689 78	74,492 41	74,084 70
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$216,991 21	\$206,278 30	\$207,544 24	\$204,658 88

REPORT OF THE COMMISSIONER OF

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1882.

FRANK GRULER, *President*; FREDERICK SCHEMER, *Vice President*; W. H. SNELLING, *Cashier*.

DIRECTORS—Frederick Schemer, John H. Corbit, Jos. Cook, Frank Gruler, W. H. Snelling, Constantine Feldpaush.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$28,298 08	\$33,573 70	\$25,274 83	\$27,806 58
Stocks, bonds and mortgages.....	7,729 24	7,417 74	7,980 00	11,444 00
Overdrafts.....	208 33	210 33	151 96	437 75
Banking house.....				
Furniture and fixtures.....	850 18	863 18	863 18	863 18
Other real estate.....				
Current expenses and taxes paid.....	364 61	4 60	276 13	608 27
Interest paid.....	216 86	71 17	287 00	383 50
Due from banks in reserve cities.....	1,420 19	2,176 42	3,899 69	2,872 30
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	35 49	90 00	52 55	233 23
Nickels and cents.....	88 53	66 80	77 56	39 40
Gold coin.....	530 00	920 00	570 00	602 50
Silver coin.....	156 50	543 00	710 00	257 00
U. S. and national bank notes.....	1,284 00	2,231 00	3,643 00	1,594 00
Totals.....	\$41,177 01	\$48,217 73	48,135 89	47,141 71
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	375 00	375 00	375 00	375 00
Gross undivided earnings.....	830 56	831 53	954 81	1,660 10
Dividends unpaid.....				
Commercial deposits subject to check.....	7,798 92	7,565 68	12,406 79	7,798 61
Certificates of deposit.....	11,893 35	10,247 59	14,191 06	17,585 22
Savings deposits.....	5,189 14	5,647 94	5,206 21	4,722 78
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	84 04			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$41,177 01	\$48,217 73	\$48,135 89	\$47,141 71

No. 153.

GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; SANFORD W. BUCK, *Cashier*.

DIRECTORS—Sanford W. Buck, Earl B. Bolton, Frank A. Kramer, John G. Berry, John M. Corbin, John C. Scott, W. J. Wolverton.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$40,380 73	\$45,701 16	\$47,609 14	\$47,268 92
Stocks, bonds and mortgages	2,185 00	2,100 00	3,200 00	3,500 00
Overdrafts	121 96	166 75	157 27	11 36
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid	515 22	977 80	372 61	797 52
Premiums paid	193 72	302 03	173 71	285 65
Due from banks in reserve cities	6,469 20	2,423 14	3,244 27	5,052 03
Due from other banks and bankers	70 67			
Exchanges for clearing house				
Checks and cash items	223 12	590 40	1,221 26	494 91
Nickels and cents	82 30	63 96	67 18	30 00
Gold coin	3,277 50	4,190 00	2,390 00	2,800 00
Silver coin	504 60	465 50	284 50	701 65
U. S. and national bank notes	4,587 00	1,753 00	1,814 00	1,736 00
Totals	\$59,611 02	\$59,738 74	\$61,533 94	\$63,421 04
Liabilities.				
Capital stock paid in	\$15,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund			2,000 00	2,000 00
Gross undivided earnings	2,852 62	5,296 78	3,195 17	4,802 85
Dividends unpaid				
Commercial deposits subject to check	32,003 66	15,815 81	15,871 62	15,810 98
Certificate of deposit	9,754 74	8,621 15	10,767 15	11,507 21
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		5,000 00		
Bills payable			5,000 00	5,000 00
Totals	\$59,611 02	\$59,738 74	\$61,533 94	\$63,421 04

REPORT OF THE COMMISSIONER OF

No. 155.

STATE SAVINGS BANK OF GRAND LEDGE, GRAND LEDGE.

Organized April 15, 1898.

WILLARD J. BABCOCK, *President*; FRANK O. LORD, *Vice President*; FAY DE PUY, *Cashier*.

DIRECTORS—Cassius Alexander, Willard J. Babcock, Frank O. Lord, Fay De Puy, Lewis Barton, Daniel Strange, C. H. Osband.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$27,488 29	\$30,495 85	\$31,066 00	\$29,895 74
Stocks, bonds and mortgages	13,487 00	12,987 00	14,587 00	15,687 00
Overdrafts	597 87	1,515 42	1,780 98	120 82
Banking house				
Furniture and fixtures	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate				
Current expenses and taxes paid	140 43	373 89	376 50	744 28
Interest paid	67 38	187 85	25 81	294 11
Due from banks in reserve cities	3,119 36	2,038 16	3,204 45	10,377 47
Due from other banks and bankers	119 78	16 38	646 81	3,476 51
Exchanges for clearing house				
Checks and cash items	7 29	275 81	890 64	168 08
Nickels and cents	54 12	21 56	40 42	70 26
Gold coin	950 00	470 00	925 00	1,250 00
Silver coin	373 85	1,013 00	891 25	870 20
U. S. and national bank notes	2,061 00	3,023 00	2,751 00	1,966 00
Totals	\$50,515 62	\$58,517 42	\$62,785 46	\$65,445 37
Liabilities.				
Capital stock paid in	\$24,500 00	\$24,500 00	\$25,000 00	\$25,000 00
Surplus fund			150 00	500 00
Gross undivided earnings	1,335 83	2,110 83	720 68	1,451 58
Dividends unpaid				
Commercial deposits subject to check	4,835 31	4,240 07	7,496 53	6,552 24
Certificates of deposit	15,680 20	18,685 01	23,578 24	24,814 24
Savings deposits	4,164 78	3,981 51	5,838 01	7,127 81
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$50,515 62	\$58,517 42	\$62,785 46	\$65,445 37

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

CHARLES W. GARFIELD, *President*; WILLIAM D. TALFORD, *Vice President*; F. A. HALL, *Cashier*;
D. B. SHEDD, *Assistant Cashier*.

DIRECTORS—William D. Talford, Charles W. Garfield, George M. Edison, C. G. Swensberg, Aaron Brewer,
N. Fred Avery, O. A. Ball, Roger W. Butterfield, Thomas M. Peck.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$295,022 14	\$296,481 90	\$278,790 00	\$271,097 85
Stocks, bonds and mortgages	656,936 85	655,606 77	665,040 08	666,427 96
Overdrafts	177 54	124 88	294 98	147 68
Banking house				
Furniture and fixtures	3,939 40	3,969 40	3,969 40	4,014 99
Other real estate	22,777 00	22,777 00	22,777 00	22,777 00
Current expenses and taxes paid	4,988 89	774 65	3,518 55	5,691 28
Interest paid	6,089 27	294 88	3,349 52	8,206 58
Due from banks in reserve cities	211,659 20	197,587 22	202,282 33	167,644 58
Due from other banks and bankers				
Exchanges for clearing house	1,924 70	1,286 18	6,711 86	19,406 01
Checks and cash items	831 39	261 08	163 49	819 78
Nickels and cents	812 49	209 23	200 16	261 36
Gold coin	10,672 50	12,806 00	14,587 50	18,222 50
Silver coin	3,486 75	4,236 45	2,180 25	2,741 96
U. S. and national bank notes	38,384 00	41,079 00	14,061 00	27,758 00
Totals	\$1,256,682 12	\$1,226,972 57	\$1,217,925 62	\$1,218,212 46
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Gross undivided earnings	30,678 27	9,106 45	18,021 61	27,965 71
Dividends unpaid	6 00	1,085 25	252 00	
Commercial deposits subject to check	201,660 26	165,068 36	132,668 71	87,834 89
Certificates of deposit	246,510 13	250,711 90	255,918 81	283,210 92
Savings deposits	597,782 46	620,906 61	631,074 99	634,700 94
Certified checks		100 00		
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$1,256,682 12	\$1,226,972 57	\$1,217,925 62	\$1,218,212 46

REPORT OF THE COMMISSIONER OF

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*; K. VAN HOF, *Assistant Cashier*.

DIRECTORS—John A. Covode, D. A. Blodgett, Henry Idema, A. J. Bowne, John W. Blodgett, J. A. S. Verdier, E. Crofton Fox, Anton G. Hodenpyl.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$330,462 27	\$377,248 48	\$613,267 26	\$731,964 41
Stocks, bonds and mortgages	276,091 00	285,433 80	279,544 19	280,709 19
Overdrafts	354 22	815 36	416 66	146 89
Banking house	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures	5,100 00	4,600 00	4,600 00	4,600 00
Other real estate			2,436 00	8,154 19
Current expenses and taxes paid	4,557 97	860 82	3,296 27	6,780 48
Interest paid	15,469 64	6,755 71	9,068 69	13,630 07
Due from banks in reserve cities	169,226 40	91,882 00	125,363 60	186,636 17
Due from other banks and bankers	1,176 66	370 65	234 89	122 64
Exchanges for clearing house	10,777 86	5,320 80	8,236 16	4,549 56
Check and cash items	10,582 47	1,118 90	435 26	887 56
Nickels and cents	981 60	1,433 49	369 88	1,431 43
Gold coin	20,502 50	20,895 00	31,107 50	30,220 00
Silver coin	2,143 50	560 55	881 70	1,712 90
U. S. and national bank notes	17,170 00	16,907 00	21,510 00	22,202 00
Totals	\$1,103,596 09	\$1,043,692 01	\$1,130,808 06	\$1,319,717 54
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	25,000 00	40,000 00	40,000 00	40,000 00
Gross undivided earnings	34,698 81	12,998 08	26,041 85	41,783 48
Dividends unpaid	100 00	950 00	100 00	
Commercial deposits subject to check	342,417 76	232,072 49	307,543 88	469,115 81
Certificates of deposit	223,128 80	263,356 73	244,521 87	240,708 39
Savings deposits	418,255 72	444,314 76	462,800 46	477,559 84
Certified checks				
Cashier's checks outstanding			300 00	600 52
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$1,103,596 09	\$1,043,692 01	\$1,130,808 06	\$1,319,717 54

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *Vice President*; DARWIN D. CODY, *Second Vice President*; HENRY IDEMA, *Third Vice President*; ANTON G. HODENPYL, *Secretary*.

DIRECTORS—T. Stewart White, Lewis H. Withey, W. W. Cummar, Alfred D. Rathbuns, R. B. Woodcock, James M. Barnett, E. Golden Filer, Harvey J. Hollister, N. L. Avery, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Anton G. Hodenpyl, Frederick Loettgart, Thomas Hefferan, William G. Robinson, Dudley E. Waters.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$287,064 44	\$245,665 53	\$245,615 53	\$247,852 72
Stocks, bonds and mortgages	274,123 90	260,906 48	261,427 37	264,068 37
Overdrafts				
Banking house				
Furniture and fixtures	22,713 20	24,025 70	24,025 70	24,054 61
Other real estate			604 46	599 29
Current expenses and taxes paid	9,547 04	1,044 15	5,996 36	559 66
Interest and premiums paid	3,996 57	877 19	1,702 39	563 85
Due from banks in reserve cities	59,813 86	74,920 86	164,497 30	199,853 16
Due from other banks and bankers	40,907 74	29,250 82	43,452 50	43,452 50
Exchanges for clearing house	1,548 93	38 25	2,263 55	12,297 53
Checks and cash items	4,628 86	744 65	636 01	1,123 00
Nickels and cents	10 72	11 74	18 14	10 20
Gold coin	18,810 00	16,260 00	14,182 50	14,462 50
Silver coin	143 85	179 25	186 55	187 90
U. S. and national bank notes	2,149 00	1,115 00	3,308 00	4,140 00
Totals	\$676,433 11	\$655,029 58	\$757,914 36	\$818,214 81
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Gross undivided earnings	28,259 85	23,378 67	32,726 30	22,186 60
Dividends unpaid				
Commercial deposits subject to check	242,131 29	228,168 22	323,180 93	388,223 95
Certificates of deposit	83,683 74	83,332 40	83,937 69	102,194 56
Trust deposits	62,358 73	65,155 29	66,049 44	55,601 67
Certified checks				5 08
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$676,433 11	\$655,029 58	\$757,914 36	\$818,214 81

[PENINSULAR TRUST COMPANY, GRAND RAPIDS.

Organized April 23, 1894.

ENOS PUTMAN, *President*; CHAS. W. WATKINS, *First Vice President*; SIDNEY F. STEVENS, *Second Vice President*; CHAS. W. GARFIELD, *Third Vice President*; GEO. G. WHITWORTH, *Secretary and Treasurer*.

DIRECTORS—THOS. M. PECK, CHAS. D. STEBBINS, ENOS PUTMAN, CHAS. W. WATKINS, JULIUS BERKEY, D. M. AMBERG, U. C. FOLLIMER, CARL G. A. VOIGT, F. C. MILLER, JOSEPH HOUSEMAN, CHAS. W. GARFIELD, JOHN B. MARTIN, CHAS. R. SLIGH, E. A. STOWE, GEO. H. DAVIDSON, JOHN CAULFIELD, W. H. VAN LEENWELL, WM. WIDLOMB, A. S. MUSSELMAN, SIDNEY F. STEVENS, GEO. G. WHITWORTH.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	-----	\$11,552 40	\$17,277 40	\$20,457 80
Stocks, bonds and mortgages.....	-----	\$4,400 00	47,350 00	64,910 00
Overdrafts.....	-----			
Banking house.....	-----			
Furniture and fixtures.....	-----	8,118 52	8,811 44	8,388 74
Other real estate.....	-----			
Current expenses and taxes paid.....	-----	563 22	1,061 78	1,494 23
Interest paid.....	-----			12 55
Due from banks in reserve cities.....	-----	18,921 76	23,453 19	18,534 28
Due from other banks and bankers.....	-----			
Exchanges for clearing house.....	-----			
Checks and cash items.....	-----			
Nickels and cents.....	-----			
Gold coin.....	-----			
Silver coin.....	-----			
U. S. and national bank notes.....	-----			
Totals	-----	\$73,555 90	\$97,958 76	\$108,797 10
Liabilities.	-----			
Capital stock paid in.....	-----	\$71,825 00	\$95,675 00	\$100,000 00
Surplus fund.....	-----			
Gross undivided earnings.....	-----	730 90	1,524 97	2,788 77
Dividends unpaid.....	-----			
Commercial deposits subject to check.....	-----		353 79	578 79
Certificates of deposit.....	-----	1,000 00	400 00	5,184 54
Savings deposits.....	-----			
Certified checks.....	-----			
Cashier's checks outstanding.....	-----			
Due to banks and bankers.....	-----			
Notes and bills rediscounted.....	-----			
Bills payable.....	-----			
Totals	-----	\$73,555 90	\$97,958 76	\$108,797 10

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOS. HEFFERAN, *President*; JNO. PATTON, JR., *Vice President*; C. M. HEALD, *Second Vice President*;
CHAS. B. KELSEY, *Cashier*; W. A. MARTINDALE, *Assistant Cashier*.

DIRECTORS—J. H. Gibbs, C. B. Judd, D. D. Cody, Jno. Patton, Jr., Wm. A. Smith, S. A. Morman, D. E. Waters, D. J. Leathers, Jno. Murray, C. M. Heald, T. Hefferan, C. W. Colt, C. H. Burkey, Reuben Hatch, A. J. Daniels.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$191,880 50	\$205,570 13	\$232,583 18	\$243,973 98
Stocks, bonds and mortgages.....	185,309 96	209,223 26	214,965 47	223,018 07
Overdrafts.....	1,800 06	908 66	514 06	392 61
Banking house.....				
Furniture and fixtures.....	7,668 90	7,740 90	7,789 40	7,789 40
Other real estate.....				
Current expenses and taxes paid.....	3,398 64	354 02	2,243 87	4,117 78
Interest paid.....	2,918 65	618 78	1,696 11	5,918 81
Due from banks in reserve cities.....	87,774 57	105,164 82	115,805 78	109,117 05
Due from other banks and bankers.....	861 60	1,537 62	328 99	846 68
Exchanges for clearing house.....	5,952 08	1,711 83	3,775 08	2,342 30
Checks and cash items.....	2,573 44	1,591 66	2,153 44	2,712 26
Nickels and cents.....	1,562 57	1,406 07	2,454 95	1,050 86
Gold coin.....	7,890 00	6,480 00	8,540 00	7,955 00
Silver coin.....	2,040 00	3,576 25	3,478 25	1,321 00
U. S. and national bank notes.....	9,352 09	8,890 00	22,747 00	14,674 00
Totals.....	\$509,967 92	\$554,344 00	\$619,027 53	\$629,969 65
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	12,000 00	12,500 00	12,500 00	12,500 00
Undivided profits.....	10,730 37	1,902 24	7,901 98	15,774 36
Dividends unpaid.....		414 00	15 00	
Commercial deposits subject to check.....	80,968 24	100,079 88	100,889 58	78,488 50
Certificates of deposit.....	65,947 58	43,183 66	32,955 86	42,825 37
Savings deposits.....	223,475 21	295,617 24	364,889 32	379,580 70
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,828 53	547 08	375 79	820 73
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$509,967 92	\$554,344 00	\$619,027 53	\$629,969 65

REPORT OF THE COMMISSIONER OF

No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; EDWARD LOWE, *Vice President*; CHAS. F. PIKE, *Cashier*.

DIRECTORS—Wm. J. Stuart, M. Shanahan, Wm. H. Jones, J. K. Johnston, S. B. Jenks, Edward Lowe, Chas. F. Pike, Daniel McCoy, C. C. Follmer, G. W. Perkins, Thomas Friant, E. A. Stowe, E. H. Foots, Edward Crawford.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$380,172 74	\$287,223 61	\$399,703 00	\$423,799 09
Stocks, bonds and mortgages	26,775 00	26,755 00	29,235 00	29,055 00
Overdrafts	308 62	674 47	1,841 59	1,329 08
Banking house				
Furniture and fixtures	6,596 80	6,596 80	6,596 80	6,596 80
Other real estate				
Current expenses and taxes paid	2,461 30	256 98	2,837 71	4,510 07
Interest paid	3,039 26	396 47	1,279 60	3,049 88
Due from banks in reserve cities	46,484 96	48,127 43	36,434 15	35,459 20
Due from other banks and bankers	42,144 94	19,673 00	23,900 73	11,075 29
Exchanges for clearing house	2,011 12	2,677 46	4,781 82	2,473 66
Checks and cash items	1,058 34	2,298 14	1,126 56	595 17
Nichels and cents	249 52	141 42	224 48	160 44
Gold coin	6,916 30	6,784 40	10,234 20	8,361 70
Silver coin	766 61	1,312 75	2,900 60	1,713 05
U. S. and national bank notes	14,566 00	3,191 00	5,064 00	9,251 06
Totals	\$535,571 49	\$506,704 93	\$526,230 24	\$547,999 43
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Gross undivided earnings	12,514 80	2,665 30	9,318 79	16,468 57
Dividends unpaid		248 00	60 00	
Commercial deposits subject to check	107,114 27	114,705 14	114,216 49	111,072 91
Certificates of deposit	120,240 70	114,489 75	122,620 77	149,740 08
Savings deposits	27,584 29	44,082 67	47,365 02	47,553 00
Certified checks	1,000 00	692 50	2,280 78	
Cashier's checks outstanding	3 07	32 50	434 66	
Due to banks and bankers	13,828 21	14,759 07	4,938 93	8,105 92
Notes and bills rediscounted	28,326 05			
Bills payable				
Totals	\$535,571 49	\$506,704 93	\$526,230 24	\$547,999 43

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organised April 24, 1883.

M. H. RAYMOND, *President*; M. L. RAYMOND, *Vice President*; CHAS. M. SPINNING, *Cashier*.

DIRECTORS—A. Hitchcock, M. L. Raymond, E. Robinson, Chas. M. Spinning, J. B. Cadwell, E. L. Cooper, M. H. Raymond, W. B. Hoakway, O. F. Hobart.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 1.	Report of Dec. 19.
Loans and discounts	\$44,578 30	\$44,580 83	\$47,343 50	\$48,204 43
Stocks, bonds and mortgages	27,721 00	30,196 00	37,396 00	38,295 00
Overdrafts	284 42	189 01	458 04	823 29
Banking house				
Furniture and fixtures	3,600 00	3,600 00	3,600 00	3,600 00
Other real estate	2,000 00	2,000 00	2,000 00	2,000 00
Current expenses and taxes paid	501 45	71 48	405 95	748 19
Interest paid	638 24	27 12	269 39	726 67
Due from banks in reserve cities	14,783 21	15,963 67	9,601 84	9,141 52
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	150 81	2,515 52	506 09	506 08
Nickels and cents	123 48	92 23	49 60	89 53
Gold coin	1,170 00	1,130 00	1,372 50	1,040 00
Silver coin	1,201 95	366 35	36 55	40 25
U. S. and national bank notes	3,083 00	2,907 00	2,740 00	2,987 00
Totals	\$100,184 86	\$104,637 71	\$105,679 46	\$108,137 60
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,300 00	1,400 00	1,400 00	1,400 00
Gross undivided earnings	1,956 00	719 01	1,222 45	2,641 46
Dividends unpaid	150 00	332 50		
Commercial deposits subject to check	14,678 99	15,489 45	16,224 16	18,153 47
Certificates of deposit	20,210 01	23,904 97	21,988 83	19,677 86
Savings deposits	36,889 86	37,791 78	39,794 61	41,314 81
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			99 41	
Notes and bills rediscounted				
Bills payable				
Totals	\$100,184 86	\$104,637 71	\$105,679 46	\$108,137 60

REPORT OF THE COMMISSIONER OF

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Assistant Cashier*.

DIRECTORS—J. Vivian, Jacob Baer, C. A. Wright, E. Ryan, E. L. Wright.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$202,641 60	\$196,905 48	\$198,676 23	\$195,282 41
Stocks, bonds and mortgages	52,694 93	60,888 21	60,888 21	59,888 21
Overdrafts	864 64	114 90	232 72	168 07
Banking house	19,401 58	19,966 46	19,965 56	19,985 56
Furniture and fixtures	1,563 96	1,563 96	1,563 96	1,563 96
Other real estate				
Current expenses and taxes paid	2,301 70	184 90	2,315 74	2,390 22
Interest paid	186 22	10 10	227 06	263 48
Due from banks in reserve cities	82,532 80	37,468 04	33,998 28	29,100 18
Due from other banks and bankers	6,688 81	9,591 76	3,759 49	6,131 22
Exchanges for clearing house				
Checks and cash items	1,459 82	762 92	408 18	246 49
Nickels and cents	77 63	90 87	127 41	164 65
Gold coin	6,560 00	14,645 00	6,590 00	1,620 00
Silver coin	3,508 30	1,249 00	782 00	2,068 75
U. S. and national bank notes	25,144 00	40,178 00	29,907 00	20,106 00
Totals	\$406,576 99	\$383,669 55	\$363,461 94	\$339,969 21
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Gross undivided earnings	12,467 11	10,822 54	12,584 29	16,770 00
Dividends unpaid				
Commercial deposits subject to check	151,205 78	128,218 16	121,215 90	98,390 68
Certificates of deposit	464 07	496 77	725 18	72 77
Savings deposits	112,277 74	112,320 82	105,701 18	108,418 62
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	2,162 29	921 26	2,635 29	1,317 14
Notes and bills rediscounted				
Bills payable				
Totals	\$406,576 99	\$383,669 55	\$363,461 94	\$339,969 21

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

C. T. HILLS, *President*; A. L. CARR, *Vice President*; GEORGE R. BATES, *Second Vice President*; E. D. RICHMOND, *Cashier*; D. J. MATHEWS, *Assistant Cashier*.

DIRECTORS—L. N. Keating, A. L. Carr, D. J. Mathews, E. D. Richmond, C. H. Hackley, Geo. R. Bates, C. T. Hills.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$93,078 11	\$92,031 01	\$95,359 29	\$71,513 85
Stocks, bonds and mortgages	16,015 75	16,015 75	16,115 75	16,617 22
Overdrafts				
Banking house	4,160 00	4,160 00	4,160 00	4,160 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	3,400 27	3,400 27	3,400 27	3,219 16
Current expenses and taxes paid	2,125 47	2,622 75	3,220 16	
Interest paid	605 88	979 46	1,350 30	88 18
Due from banks in reserve cities	3,877 02	2,948 78	10,341 15	3,832 78
Due from other banks and bankers	434 54	100 48	75 30	127 82
Exchanges for clearing house				
Checks and cash items	380 85	548 82	930 97	854 37
Nickels and cents	48 49	45 13	20 79	15 35
Gold coin	2,870 00	3,427 50	4,000 00	5,000 00
Silver coin	1,200 00	872 50	1,335 00	1,488 00
U. S. and national bank notes	3,485 00	3,344 00	3,641 00	5,606 00
Totals	\$133,681 38	\$132,496 46	\$141,449 96	\$114,472 73
Liabilities.				
Capital stock paid in	\$65,000 00	\$65,000 00	\$65,000 00	\$50,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	10,000 00
Gross undivided earnings	10,968 12	12,689 78	12,850 68	2,669 31
Dividends unpaid				
Commercial deposits subject to check	10,647 28	10,480 20	16,617 81	14,820 15
Certificates of deposit	19,728 29	18,004 93	24,123 65	20,966 80
Savings deposits	16,837 68	15,362 67	15,852 84	15,858 76
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		28 88		157 71
Notes and bills rediscounted	5,000 00			
Bills payable		5,000 00		
Totals	\$133,681 38	\$132,496 46	\$141,449 96	\$114,472 73

REPORT OF THE COMMISSIONER OF

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

D. G. ROBINSON, *President*; CHESTER MESSER, *Vice President*; DAN W. REYNOLDS, *Cashier*;
WILLIAM H. POWERS, *Assistant Cashier*.

DIRECTORS—D. G. Robinson, C. Messer, W. H. Powers, D. W. Reynolds, P. T. Colgrove, R. B. Messer,
M. S. Keeler.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$138,873 83	\$142,779 19	\$137,267 37	\$134,512 81
Stocks, bonds and mortgages.....	13,159 05	13,159 05	13,159 05	13,339 05
Overdrafts.....	236 39	511 25	321 39	201 88
Banking house.....				13,900 00
Furniture and fixtures.....	1,750 00	1,800 00	1,800 00	2,000 00
Other real estate.....	1,200 00	700 00	450 00	450 00
Current expenses and taxes paid.....	1,531 07	327 82	1,164 08	1,638 17
Interest paid.....				
Due from banks in reserve cities.....	9,349 82	25,403 71	25,532 33	20,374 76
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	694 50	309 92	943 81	938 93
Nickels and cents.....				
Gold coin.....	7,045 00	4,810 00	5,390 00	6,417 50
Silver coin.....	1,235 16	412 66	1,999 70	897 76
U. S. and national bank notes.....	7,490 00	4,353 00	4,185 00	1,429 00
Totals.....	\$182,544 33	\$194,566 60	\$202,212 23	\$195,399 86
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	12,500 00	15,000 00	15,000 00	15,000 00
Gross undivided earnings.....	3,332 19	670 26	2,423 39	5,063 32
Dividends unpaid.....				
Commercial deposits subject to check.....	24,201 09	35,499 20	42,588 65	37,967 42
Certificates of deposit.....	61,653 52	52,629 98	51,077 89	55,118 83
Savings deposits.....	5,807 53	5,767 06	6,117 30	6,674 79
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		10,000 00	10,000 00	
Bills payable.....				
Totals.....	\$182,544 33	\$194,566 60	\$202,212 23	\$195,399 86

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALSWORTH, *Vice President*; ASHER B. LA FLEUR, *Cashier*.

DIRECTORS—J. F. Crane, J. F. King, J. H. Armstrong, C. F. Cook, H. S. Walsworth.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$256,229 85	\$262,128 25	\$268,402 71	\$227,699 51
Stocks, bonds and mortgages.....	55,150 25	52,894 25	51,144 25	50,931 18
Overdrafts.....	5,293 14	1,704 15	993 49	3,004 28
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	1,096 24	1,461 19	2,288 84	2,753 68
Interest paid.....	2,486 61	2,368 12	5,039 64	6,046 50
Due from banks in reserve cities.....	20,420 48	12,270 76	21,813 29	21,742 70
Due from other banks and bankers.....		2,000 00	2,000 00	2,002 27
Exchanges for clearing house.....				
Checks and cash items.....	1,243 87	679 35	1,448 88	640 97
Nickels and cents.....	151 21	142 09	127 68	206 76
Gold coin.....	7,690 00	9,487 50	10,452 50	7,100 00
Silver coin.....	1,047 00	2,296 65	1,301 10	2,022 98
U. S. and national bank notes.....	16,021 00	16,106 00	12,631 00	17,706 00
Totals.....	\$268,838 75	\$266,510 41	\$281,638 33	\$244,947 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Gross undivided earnings.....	12,527 68	15,651 83	17,885 58	21,564 06
Dividends unpaid.....				
Commercial deposits subject to check.....	86,044 95	79,463 23	93,043 33	53,620 71
Certificates of deposit.....	6,726 46	6,726 46	6,726 46	6,726 46
Savings deposits.....	183,539 66	184,668 84	184,038 02	183,086 60
Certified checks.....				
Cashier's check outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$268,838 75	\$266,510 41	\$281,638 33	\$244,947 82

REPORT OF THE COMMISSIONER OF

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*;
ISAAC MARSIJLE, *Assistant Cashier*.

DIRECTORS—I. Cappon, J. W. Beardslee, G. J. Kollen, J. W. Garvelink, G. W. Mokma, G. J. Diekema,
I. Marsilje, Henry Kremers, Cornelius J. De Roo.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$107,744 24	\$112,245 16	\$127,249 40	\$127,284 45
Stocks, bonds and mortgages	44,696 49	44,361 49	43,561 49	45,134 48
Overdrafts	1,099 66	696 07	4,073 48	660 67
Banking house	9,560 19	9,560 19	9,560 19	9,560 19
Furniture and fixtures	1,949 79	1,949 79	1,965 79	1,965 79
Other real estate				
Current expenses and taxes paid	1,367 08	202 60	756 25	1,556 91
Interest paid	1,596 49	460 29	1,026 26	1,916 72
Due from banks in reserve cities	18,612 78	24,158 04	16,244 13	22,925 66
Due from other banks and bankers	4,453 74	2,547 02	5,045 03	4,726 14
Exchanges for clearing house				
Checks and cash items	257 68	100 00	244 49	152 47
Nickels and cents	185 14	66 65	143 14	97 40
Gold coin	3,112 50	2,670 00	3,840 00	5,320 00
Silver coin	1,095 06	1,134 20	962 60	1,648 96
U. S. and national bank notes	7,634 00	5,027 00	2,836 00	3,246 00
Totals	\$203,304 78	\$205,178 50	\$217,507 25	\$226,095 83
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,260 00	2,657 00	2,675 00	2,675 00
Gross undivided earnings	5,750 48	1,561 60	4,914 84	7,887 81
Dividends unpaid				
Commercial deposits subject to check	42,480 85	31,925 30	32,668 40	36,874 48
Certificate of deposit	24,388 81	38,064 07	33,604 24	36,953 33
Savings deposits	71,435 19	88,470 53	87,342 88	85,705 26
Certified checks			1,301 89	
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	7,000 00	2,500 00	5,000 00	6,000 00
Bills payable				
Totals	\$203,304 78	\$205,178 50	\$217,507 25	\$226,095 83

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE, *President*; ADRIAN VAN PUTTEN, *Vice President*; CORNELIUS VER SCHURE, *Cashier*.

DIRECTORS—C. Ver Schure, J. Van Putten, A. Van Putten, M. Van Putten, William H. Beach, John C. Post, P. H. McBride, D. B. K. Van Raalte, E. Veneklasen.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$128,657 10	\$126,558 80	\$139,382 08	\$150,802 69
Stocks, bonds and mortgages	27,881 61	27,881 61	27,991 61	29,059 61
Overdrafts	206 96	205 41	457 85	555 19
Banking house	21,775 78	21,789 48	21,803 87	21,810 52
Furniture and fixtures	4,920 30	4,920 30	4,920 30	4,920 30
Other real estate				
Current expenses and taxes paid	1,178 41	226 04	901 94	1,379 70
Interest paid	2,179 25	884 28	1,189 87	1,990 88
Due from banks in reserve cities	11,237 24	10,955 99	16,659 48	7,999 92
Due from other banks and bankers	20 00		63 40	
Exchanges for clearing house				
Checks and cash items	895 53	545 78	455 93	593 14
Nickels and cents	85 76	75 37	58 43	30 68
Gold coin	4,154 50	3,920 75	3,910 75	3,958 25
Silver coin	1,558 32	961 67	775 72	1,107 72
U. S. and national bank notes	4,081 00	6,217 00	6,022 00	6,852 00
Totals	\$208,451 76	\$204,637 48	\$224,592 23	\$281,060 10
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,862 53	2,600 59	2,800 59	2,600 59
Gross undivided earnings	5,066 36	961 18	4,015 73	7,325 18
Dividends unpaid				
Commercial deposits subject to check	63,788 76	66,334 46	77,594 72	68,547 96
Certificates of deposit	62,059 44	64,465 95	70,945 54	70,667 70
Savings deposits	12,173 89	15,275 85	19,135 65	18,815 67
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	3,001 28			8,100 00
Bills payable	5,000 00	5,000 00		10,000 00
Totals	\$208,451 76	\$204,637 48	\$224,592 23	\$281,060 10

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*; EMERSON M. NEWELL, *Cashier*.

DIRECTORS—Chas. A. Wilson, D. D. Hadley, H. W. Downing, J. C. Simonson, J. K. Tindall, M. S. Brewer, James H. Cummins.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$36,716 00	\$101,543 05	\$112,493 53	\$112,361 87
Stocks, bonds and mortgages	54,163 82	57,263 82	56,887 21	56,283 29
Overdrafts	185 82	107 02	675 77	633 23
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	961 63	979 13	979 13	1,016 23
Other real estate				
Current expenses and taxes paid	1,288 55	207 57	1,030 69	1,757 67
Interest paid	265 88	60	50 07	2,082 79
Due from banks in reserve cities	34,480 67	23,820 48	15,461 99	22,725 05
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	183 55	45 25	124 75	136 70
Nickels and cents	25 86	57 46	58 64	42 44
Gold coin	2,616 50	2,255 00	2,130 00	2,530 00
Silver coin	802 60	1,044 20	120 10	126 80
U. S. and national bank notes	8,846 00	7,644 00	5,609 00	2,990 00
Totals	\$192,571 83	\$198,467 89	\$199,122 88	\$205,936 22
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	4,500 00	5,000 00	5,000 00	5,000 00
Gross undivided earnings	5,628 53	2,122 08	4,257 86	7,980 89
Dividends unpaid	40 00	420 00	20 00	
Commercial deposits subject to check	22,428 97	23,192 28	21,775 52	25,502 17
Certificates of deposit	10,602 23	8,161 62	10,062 14	9,083 91
Savings deposits	99,077 15	109,276 91	107,712 86	105,212 35
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	295 00	295 00	293 00	196 00
Notes and bills rediscounted				
Bills payable				
Totals	\$192,571 83	\$198,467 89	\$199,122 88	\$205,936 22

No. 131.

FARMERS' STATE BANK OF HOMER, HOMER.

Organized January 20, 1892.

G. W. ALDRICH, *President*; ALBERT ANDRUS, *Vice President*; W. J. WEBSTER, *Cashier*.

DIRECTORS—Albert Andrus, W. J. Webster, John Powers, George W. Aldrich, Fred Benham.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$26,706 79	\$24,919 52	\$25,141 39	\$25,380 94
Stocks, bonds and mortgages.....	1,142 00	862 00	862 00	882 00
Overdrafts	33 30	490 86	1,310 26	846 42
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate				
Current expenses and taxes paid.....	267 60	8 25	240 23	417 18
Interest paid	7 50		26 55	99 64
Due from banks in reserve cities.....	1,062 78	809 17	587 40	4,285 90
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items	49 72	51 00	312 86	64 00
Nickels and cents	41 39	62 92	25 25	1 98
Gold coin.....	572 20	1,112 00	362 20	800 00
Silver coin	162 10	467 85	95 94	89 75
U. S. and national bank notes	1,182 00	516 00	1,320 00	1,030 00
Totals	\$35,016 38	\$32,599 07	\$34,584 68	\$38,947 76
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	300 00	350 00	350 00	350 00
Gross undivided earnings.....	604 90	72 08	412 16	1,015 53
Dividends unpaid		123 00		
Commercial deposits subject to check	15,940 31	13,535 70	12,542 90	19,291 42
Certificates of deposit	3,171 17	2,444 73	3,277 62	2,690 81
Savings deposits				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers		23 61		
Notes and bills rediscounted.....				
Bills payable			2,000 00	
Totals	\$35,016 38	\$32,599 07	\$34,584 68	\$38,947 76

No. 128.

FIRST STATE BANK OF HOMER, HOMER.

Organized December 31, 1891.

THOMAS LYON, *President*; E. J. FELLOWS, *Cashier*.DIRECTORS—Thomas Lyon, Charles C. Worthington, John W. Breakey, Thomas E. Eslow,
William A. Lane, William J. Gregg, B. F. Weatherbee.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$66,918 61	\$61,749 24	\$61,402 33	\$60,124 66
Stocks, bonds and mortgages	3,730 38	6,419 65	6,712 04	7,292 83
Overdrafts	1,861 12	2,378 79	3,967 54	1,357 80
Banking house				
Furniture and fixtures	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate	5,000 00	5,000 00	5,000 00	5,000 00
Current expenses and taxes paid	542 53	94 45	831 30	627 02
Interest paid	246 16	123 91	462 66	596 33
Due from banks in reserve cities	1,861 14	75 98	103 38	542 19
Due from other banks and bankers				
Exchanges for clearing house				
Check and cash items	51 55	24 09	574 02	1,355 24
Nickels and cents	27 74	26 87	8 18	8 07
Gold coin	1,375 00	1,475 00	115 00	1,525 00
Silver coin	133 00	181 80	150 75	175 50
U. S. and national bank notes	906 00	264 00	125 00	1,065 00
Totals	\$96,652 18	\$82,313 73	\$83,502 15	\$84,199 66
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	2,000 00	2,140 00	2,140 00	2,140 00
Gross undivided earnings	1,530 38	170 26	958 84	2,668 18
Dividends unpaid	70 00	178 50	28 00	17 50
Commercial deposits subject to check	21,439 82	18,723 43	24,616 81	21,969 65
Certificates of deposit	20,164 38	15,394 28	9,669 35	15,324 91
Savings deposits				
Certified checks			100 00	
Cashier's checks outstanding				
Due to banks and bankers	447 65	507 16	399 12	1,579 43
Notes and bills rediscounted	6,000 00	9,700 00	10,800 00	
Bills payable				5,500 00
Totals	\$96,652 18	\$82,313 73	\$83,502 15	\$84,199 66

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBECK, *President*; CHARLES CURTIS, *Vice President*; HERMAN J. WINCHELL, *Cashier*.

DIRECTORS—Charles Curtis, Asa Van Kleeck, Charles Fishbeck, S. B. Rubert, John Ryan, Charles A. Goodnow, W. M. Beach.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$70,206 70	\$57,918 50	\$64,268 08	\$62,981 67
Stocks, bonds and mortgages	28,285 04	42,040 04	38,840 04	38,740 04
Overdrafts	38 69	52 59	201 94	850 54
Banking house	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures	1,585 41	1,585 41	1,585 41	1,585 41
Other real estate				
Current expenses and taxes paid	753 75	18 60	1 70	21 82
Interest paid	667 77	25 89	14 80	207 74
Due from banks in reserve cities	11,296 98	10,996 76	10,597 50	13,494 78
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	1,410 20	110 49	2,857 94	55 24
Nickels and cents	16 89	37 98	139 91	170 65
Gold coin	584 84	284 84	202 50	822 50
Silver coin	1,791 25	2,419 49	1,138 60	2,374 25
U. S. and national bank notes	4,420 00	6,212 00	8,429 00	4,915 00
Totals	\$135,498 84	\$126,191 91	\$127,011 19	\$125,658 91
Liabilities.				
Capital stock paid in	\$50,500 00	\$50,500 00	\$50,500 00	\$50,500 00
Surplus fund	1,500 00	1,620 50	1,620 50	1,620 50
Gross undivided earnings	2,087 32	1,883 55	1,100 99	1,491 96
Dividends unpaid				
Commercial deposits subject to check	19,449 28	10,881 57	12,541 16	17,991 77
Certificates of deposit	59,293 35	58,926 32	58,092 53	59,956 45
Savings deposits	2,663 91	2,579 97	3,156 01	4,008 23
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$135,498 84	\$126,191 91	\$127,011 19	\$125,658 91

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1893.

STEPHEN A. EATON, *President*; E. M. NIX, *Vice President*; JAMES B. THORN, *Cashier*.

DIRECTORS—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, D. H. Carpenter, E. M. Nix, John M. Baker, Edward Frensdorf, Louis Frensdorf.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$59,042 09	\$60,303 72	\$62,423 02	\$60,201 07
Stocks, bonds and mortgages	99,236 12	95,637 20	100,703 80	102,222 76
Overdrafts	9,432 80	8,233 02	6,391 06	7,626 42
Banking house	2,333 38	3,333 33	2,333 33	2,333 33
Furniture and fixtures	1,714 55	1,714 55	1,714 55	1,714 55
Other real estate				640 88
Current expenses and taxes paid	1,312 68	278 76	1,305 41	1,765 27
Interest paid	520 81	48 22	345 37	1,534 61
Due from banks in reserve cities	30,281 26	27,610 81	25,104 71	12,499 00
Due from other banks and bankers	75 00	89 45	230 23	155 21
Exchanges for clearing house				
Checks and cash items	69 67	51 34	1,112 19	507 13
Nickels and cents	123 23	102 97	123 52	158 00
Gold coin	1,155 00	2,225 00	2,125 00	1,062 50
Silver coin	624 15	1,175 75	474 50	656 75
U. S. and national bank notes	10,166 00	8,452 00	6,152 00	7,825 00
Totals	\$217,147 84	\$210,281 13	\$211,563 85	\$202,901 96
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	1,574 51	1,574 51	1,374 51	1,574 51
Gross undivided earnings	5,899 28	5,064 24	6,808 34	10,214 16
Dividends unpaid				
Commercial deposits subject to check	21,706 00	19,771 16	16,575 56	15,214 81
Certificates of deposit	79,226 15	82,198 24	86,320 14	75,099 50
Savings deposits	23,741 90	26,672 98	25,290 30	25,799 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$217,147 84	\$210,281 13	\$211,563 85	\$202,901 96

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHARLES C. WHITNEY, *Cashier*.

DIRECTORS—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Chas. C. Whitney.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$98,633 44	\$106,701 70	\$116,194 80	\$106,780 24
Stocks, bonds and mortgages	200,723 92	203,614 68	207,282 28	217,695 49
Overdrafts	1,008 19	3,061 82	2,328 83	7,057 08
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	6,000 00	5,975 00	5,975 00	5,975 00
Other real estate	3,500 00	3,500 00	3,500 00	3,500 00
Current expenses and taxes paid	1,628 00	100 26	1,044 85	1,338 61
Interest paid	1,350 21	88 15	913 44	3,561 19
Due from banks in reserve cities	48,946 91	35,390 81	31,615 05	45,436 24
Due from other banks and bankers		52 56	55 60	441 48
Exchanges for clearing house				
Checks and cash items	413 11	758 37	1,792 21	1,140 07
Nickels and cents	36 76	37 92	72 27	49 54
Gold coin	1,522 50	2,050 00	1,455 00	1,245 00
Silver coin	1,141 20	416 50	506 55	747 70
U. S. and national bank notes	28,703 00	38,183 00	24,553 00	17,586 00
Totals	\$397,662 24	\$398,920 77	\$402,288 38	\$417,028 74
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	1,500 00	2,000 00	2,000 00	2,000 00
Gross undivided earnings	11,327 32	4,168 74	7,658 36	18,215 92
Dividends unpaid				
Commercial deposits subject to check	83,187 43	31,601 90	32,378 23	35,404 32
Certificates of deposit	179,776 41	185,696 80	186,645 64	181,519 68
Savings deposits	66,921 08	72,453 33	73,606 11	84,888 82
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$397,662 24	\$398,920 77	\$402,288 38	\$417,028 74

REPORT OF THE COMMISSIONER OF

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1888.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JOHN BORLAND, JR., *Cashier*;
W. J. ABBS, *Assistant Cashier*.

DIRECTORS—John Borland, J. E. Coope, Walter Walker, Edward E. Palmer, D. V. Yerex,
John Borland, Jr.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$93,002 65	\$84,204 18	\$92,923 33	\$88,449 47
Stocks, bonds and mortgages.....	40,476 78	39,563 32	41,150 80	45,477 65
Overdrafts.....	262 28	865 87	583 09	798 97
Banking house	4,923 44	4,923 44	4,923 44	4,923 44
Furniture and fixtures	1,891 04	1,891 04	1,891 04	1,891 04
Other real estate	78 24	75 24		
Current expenses and taxes paid	1,308 84	15 13	877 45	1,628 88
Interest paid	108 61	15 42	129 75	2,295 18
Due from banks in reserve cities	17,134 81	21,695 17	17,011 45	32,998 72
Due from other banks and bankers.....	19 00			
Exchanges for clearing house				
Checks and cash items	1,034 08	1,113 28	1,538 06	3,287 77
Nickels and cents	57 28	39 54	33 16	67 63
Gold coin	940 00	635 00	250 00	785 00
Silver coin	562 90	976 00	574 40	953 15
U. S. and national bank notes	6,714 00	8,330 00	8,370 00	7,175 00
Totals.....	\$163,508 88	\$164,347 58	\$170,355 77	\$190,781 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	6,500 00	7,000 00	7,000 00	7,000 00
Gross undivided earnings.....	6,842 44	776 50	3,836 23	9,181 79
Dividends unpaid.....				
Commercial deposits subject to check.....	102,416 41	102,530 60	107,552 87	114,079 81
Certificates of deposit	2,750 08	3,740 48	1,967 17	10,470 30
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$163,508 88	\$164,347 58	\$170,355 77	\$190,781 90

No. 58.

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; L. B. TOWNSEND, *Vice President*; JOSIAH E. JUST, *Cashier*.

DIRECTORS—Larmon B. Townsend, Chauncey J. Rumsey, Nathan B. Hayes, A. F. Kelsey, Josiah E. Just, Allen S. Wright, L. N. Olmsted, H. R. Wagar, Franklin H. Doland.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$171,848 65	\$154,401 89.	\$166,834 81	\$174,512 23
Stocks, bonds and mortgages.....	78,740 26	91,767 49	91,320 42	89,235 54
Overdrafts.....	7,460 90	2,732 36	5,237 08	8,827 30
Banking house.....				
Furniture and fixtures.....	2,920 55	2,987 80	3,937 80	3,938 80
Other real estate.....				
Current expenses and taxes paid.....	1,876 77	843 08	1,517 79	2,690 08
Interest paid.....	3,140 16	1,026 73	2,104 56	3,608 63
Due from banks in reserve cities.....	3,030 83	14,842 86	6,799 86	5,760 71
Due from other banks and bankers.....	6,982 89	11,061 98	12,412 65	13,125 71
Exchanges for clearing house.....				
Checks and cash items.....	9,900 98	9,470 81	3,226 76	4,970 86
Nickels and cents.....	53 67	8 54	9 00	28 44
Gold coin.....	10,380 00	18,770 00	20,627 50	15,865 00
Silver coin.....	1,883 50	1,746 59	2,054 40	3,709 40
U. S. and national bank notes.....	5,849 00	6,544 00	1,046 00	4,187 00
Totals.....	\$304,467 91	\$316,643 98	\$317,128 63	\$330,404 20
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,500 00	9,700 00	9,700 00	9,700 00
Gross undivided earnings.....	5,686 92	619 79	3,215 80	6,929 47
Dividends unpaid.....		28 00		
Commercial deposits subject to check.....	36,460 00	45,689 97	29,443 46	28,524 77
Certificates of deposit.....		5,218 06	5,218 05	12,218 05
Savings deposits.....	196,117 78	205,081 18	215,498 51	206,841 18
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,180 70	307 04	4,067 81	539 88
Notes and bills rediscounted.....	5,572 51			15,650 90
Bills payable.....				
Totals.....	\$304,467 91	\$316,643 98	\$317,128 63	\$330,404 20

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organised March 7, 1893.

JESSE SPALDING, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*.DIRECTORS—Jesse Spalding, Warren J. Davis, Herbert M. Pelham, Oliver Evans, Ed. L. Parmenter, Jr.,
M. Levy, A. F. Wright, J. F. Hancock, Francis A. Brown.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$72,922 93	\$82,609 43	\$78,935 55	\$80,129 41
Stocks, bonds and mortgages	670 00	670 00	670 00	670 00
Overdrafts	388 44	704 36	272 32	47 87
Banking house				
Furniture and fixtures	1,891 52	1,891 53	1,891 53	1,891 52
Other real estate				
Current expenses and taxes paid	1,226 56	73 96	700 11	1,326 34
Interest paid				
Due from banks in reserve cities	7,325 98	5,455 74	8,490 96	4,132 04
Due from other banks and bankers	239 36	424 58	686 68	356 80
Exchanges for clearing house				
Checks and cash items	310 69	98 65	163 38	157 01
Nicks and cents	45 30	41 68	47 57	37 90
Gold coin	1,600 00	1,605 00	1,935 00	2,000 00
Silver coin	1,064 00	791 35	482 40	1,700 00
U. S. and national bank notes	5,477 00	4,437 00	3,674 00	3,813 00
Totals	\$93,131 78	\$93,808 26	\$97,999 44	\$96,261 89
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Gross undivided earnings	1,716 21	1,129 94	1,948 36	2,651 82
Dividends unpaid				
Commercial deposits subject to check	22,232 82	25,170 30	22,268 31	16,773 98
Certificates of deposit	10,198 83	10,672 33	11,234 71	12,451 23
Savings deposits	8,713 48	11,372 77	11,657 49	11,996 31
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	270 44	453 02	810 57	1,368 50
Notes and bills rediscounted				
Bills payable				
Totals	\$93,131 78	\$93,808 26	\$97,999 44	\$96,261 89

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

WILLIAM SEDGWICK, *President*; OLE WALSETH, *Vice President*; I. B. ROBERTS, *Cashier*;
D. P. HOUSEHOLDER, *Assistant Cashier*.

DIRECTORS—William H. Williams, Otto Eger, Timothy Hughes, Robert Maxwell, Ole Walseth, William Sedgwick, F. Braastad, Thomas Walters, T. H. Bargh.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$89,109 18	\$55,720 04	\$53,590 94	\$58,433 53
Stocks, bonds and mortgages.....	47,215 29	50,235 21	50,017 10	52,370 00
Overdrafts.....	1,143 65	1,547 31	1,398 87	1,626 78
Bankinghouse.....	15,500 00	15,500 00	15,950 00	15,950 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Due from banks in reserve cities.....	8,237 47	31,373 28	49,120 29	6,946 76
Due from other banks and bankers.....	1,104 18	2,353 59	324 55	1,985 80
Exchanges for clearing house.....				
Checks and cash items.....	496 32	780 37	461 05	1,071 86
Nickels and cents.....	26 85	42 92	39 60	44 08
Gold coin.....	14,635 00	14,592 50	17,330 00	14,762 50
Silver coin.....	881 00	372 00	1,140 00	614 00
U. S. and national bank notes.....	1,735 00	6,043 00	3,341 00	6,071 00
Totals.....	\$161,146 94	\$182,520 72	\$194,708 40	\$171,276 05
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	10,000 00
Gross undivided earnings.....	890 45	1,198 95	1,242 85	74 96
Dividends unpaid.....	30 00	30 00		3,000 00
Commercial deposits subject to check.....	51,145 93	70,311 80	80,942 49	52,151 23
Certificates of deposit.....	13,008 32	12,566 07	12,995 57	12,310 12
Savings deposits.....	37,076 74	33,413 90	39,506 71	41,193 88
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			415 98	2,545 89
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$161,146 94	\$182,520 72	\$194,708 40	\$171,276 05

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 18, 1893.

GEORGE A. STEEL, *President*; W. M. WELLER, *Vice President*; C. A. PRICE, *Cashier*.

DIRECTORS—James B. Crawford, C. E. Webster, William F. Thompson, Willard M. Weller, J. H. Seaver, C. Waterbury, J. Lee Potts, George A. Steel, John C. Hicks.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$62,274 05	\$59,055 53	\$59,539 89	\$67,029 67
Stocks, bonds and mortgages	2,381 00	2,381 00	1,366 00	1,516 00
Overdrafts	4 04	1 07	31 60	81 02
Banking house				
Furniture and fixtures	930 00	930 00	930 00	930 00
Other real estate				
Current expenses and taxes paid	840 38	152 45	989 66	1,207 25
Interest paid	243 31	76 52	205 63	318 20
Due from banks in reserve cities	1,456 00	2,590 05	9,148 92	11,729 55
Due from other banks and bankers	97 74	327 12	100 94	37 99
Exchanges for clearing house				
Checks and cash items	165 15	150 89	95 13	77 93
Nickels and cents	128 29	88 65	80 46	73 08
Gold coin	1,332 50	1,200 00	1,255 00	1,005 00
Silver coin	635 00	1,325 00	1,040 00	241 00
U. S. and national bank notes	2,655 00	1,670 00	1,960 00	906 00
Totals	\$73,142 44	\$69,947 78	\$76,773 23	\$85,152 69
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	400 00	1,000 00	1,000 00	1,000 00
Gross undivided earnings	2,861 84	779 30	1,803 81	3,179 77
Dividends unpaid				
Commercial deposits subject to check	14,061 24	12,256 84	18,992 63	21,817 19
Certificates of deposit	20,413 05	19,304 30	18,446 74	21,175 81
Savings deposits	879 07	1,107 34	1,530 00	2,979 92
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	22 74			
Notes and bills rediscounted		500 00		
Bills payable				
Totals	\$73,142 44	\$69,947 78	\$76,773 23	\$85,152 69

No. 68.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865.

WILLIAM M. THOMPSON, *President*; R. H. EMERSON, *Vice President*; BENJAMIN NEWKIRK, *Cashier*;
G. R. BYRNE, *Assistant Cashier*.

DIRECTORS—William M. Thompson, B. Newkirk, G. R. Byrne, R. H. Emerson, Anna M. Thompson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$366,024 88	\$305,096 64	\$298,620 14	\$281,067 35
Stocks, bonds and mortgages.....	188,250 00	216,250 00	215,250 00	214,441 04
Overdrafts.....	1,285 28	5,465 52	1,826 10	425 58
Banking house.....	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....	11,055 00	16,075 00	15,875 00	15,875 00
Current expenses and taxes paid.....	3,560 38	89 30	2,818 84	4,715 18
Interest paid.....				
Due from banks in reserve cities.....	105,048 78	52,861 59	75,262 24	97,359 18
Due from other banks and bankers.....	574 15	199 90	203 86	54 12
Exchanges for clearing house.....	870 87	2,069 90	1,750 40	329 13
Checks and cash items.....			67 78	
Nickels and cents.....	57 08	74 48	90 34	59 88
Gold coin.....	24,595 00	24,296 30	27,644 80	28,940 00
Silver coin.....	5,233 80	3,877 45	2,767 90	2,927 25
U. S. and national bank notes.....	27,661 00	26,883 00	30,541 00	24,979 00
Totals.....	\$782,211 15	\$700,179 08	\$715,218 35	\$719,172 71
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Gross undivided earnings.....	62,008 30	4,892 59	7,167 03	10,886 17
Dividends unpaid.....				
Commercial deposits subject to check.....	371,486 26	348,465 68	365,037 95	369,003 10
Certificates of deposit.....	98,655 98	95,593 37	91,728 26	89,043 25
Savings deposits.....				
Certified checks.....			500 00	
Cashier's check outstanding.....				
Due to banks and bankers.....	60 61	1,227 44	785 11	240 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$782,211 15	\$700,179 08	\$715,218 35	\$719,172 71

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

WILLIAM H. WITHINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, *Second Vice President*; C. U. AMES, *Cashier*.

DIRECTORS—L. H. Field, Thomas A. Wilson, Addison B. Robinson, Dwight S. Smith, Charles C. Bloomfield, William H. Withington, James O'Donnell.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$373,582 93	\$364,904 82	\$405,846 62	\$406,724 62
Stocks, bonds and mortgages	162,405 64	162,573 99	159,552 58	155,582 78
Overdrafts	3,581 48	3,578 66	4,293 73	4,700 42
Banking house	28,000 00	28,000 00	28,000 00	28,000 00
Furniture and fixtures	7,861 68	7,861 68	7,861 68	7,861 68
Other real estate	3,928 95	7,430 21	7,430 96	7,430 96
Current expenses and taxes paid	2,892 61	205 40	2,180 04	4,441 12
Interest paid	1,324 93	217 26	946 46	6,277 82
Due from banks in reserve cities	73,520 96	92,728 05	57,667 52	89,372 68
Due from other banks and bankers				307 24
Exchanges for clearing house	1,584 59	540 66	2,989 10	4,440 97
Checks and cash items	489 98	1,147 44	612 38	342 05
Nielsens and cents	545 20	314 77	452 74	350 55
Gold coin	28,244 80	31,221 30	25,967 50	24,080 00
Silver coin	2,985 75	3,090 15	5,367 40	3,214 00
U. S. and national bank notes	19,530 00	15,502 00	9,564 00	19,539 00
Totals	\$711,579 45	\$719,221 39	\$718,732 71	\$762,846 24
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Gross undivided earnings	41,590 11	37,013 11	49,561 83	51,544 80
Dividends unpaid		122 50	52 50	
Commercial deposits subject to check	122,609 41	111,955 87	105,620 74	113,595 28
Certificates of deposit	110,320 25	114,807 60	117,586 91	120,706 29
Savings deposits	294,064 67	314,187 18	313,706 75	335,831 39
Certified checks	23 59			
Cashier's checks outstanding		5 82		
Due to banks and bankers	16,971 42	16,180 31	13,213 98	15,969 08
Notes and bills rediscounted				
Bills payable				
Totals	\$711,579 45	\$719,221 39	\$718,732 71	\$762,846 24

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; J. A. SIBBALD, *Vice President*; CHARLES F. WADE, *Cashier*;
W. M. WETMORE, *Assistant Cashier*.

DIRECTORS—Ebeneser O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wianer, Charles F. Wade.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$109,992 90	\$90,346 49	\$97,905 63	\$106,947 84
Stocks, bonds and mortgages	27,972 56	46,972 56	45,707 56	42,782 56
Overdrafts	5,535 15	2,668 33	4,986 06	6,259 84
Banking house				
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate				2,960 00
Current expenses and taxes paid	836 48	38 50	506 71	983 59
Interest paid	1,494 68	136 61	652 57	2,022 74
Due from banks in reserve cities	45,341 25	46,429 26	43,529 37	29,366 40
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	375 25	534 25	776 16	308 21
Nickels and cents	71 69	70 95	27 05	53 29
Gold coin	6,912 50	6,825 00	6,647 50	5,840 00
Silver coin	848 15	914 35	227 30	1,296 65
U. S. and national bank notes	8,303 00	6,280 00	5,171 00	6,553 00
Totals	\$209,173 56	\$202,606 30	\$207,696 91	206,579 19
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings	8,759 14	7,824 82	9,809 55	11,688 78
Dividends unpaid				
Commercial deposits subject to check	31,686 42	18,080 15	22,752 36	24,681 41
Certificates of deposit	106,728 00	116,016 00	115,835 00	100,514 00
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		695 23		
Notes and bills rediscounted				
Bills payable				
Totals	\$209,173 56	\$202,606 30	\$207,696 91	\$206,579 19

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

H. B. COLMAN, *President*; F. B. ORCUTT, *Vice President*; VERNON T. BARKER, *Cashier*;

DIRECTORS—Nehemiah Chase, Leonard G. Bragg, Herman H. Schaberg, James T. Upjohn, William G. Howard, H. B. Colman, F. B. Orcutt, Vernon T. Barker, Joseph Speyer, Otto Ihling, Lyman Blakesler.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$106,890 26	\$119,471 66	\$133,634 63	\$140,246 87
Stocks, bonds and mortgages	10,085 57	10,319 57	9,509 57	12,557 87
Overdrafts	1 26	135 04	42 12	40 08
Banking house				
Furniture and fixtures	6,985 00	6,985 00	7,010 00	7,010 00
Other real estate				
Current expenses and taxes paid	1,449 22	49 10	1,166 50	2,029 59
Interest paid				
Due from banks in reserve cities	13,349 92	21,450 72	11,496 78	18,278 18
Due from other banks and bankers				88 01
Exchanges for clearing house				
Checks and cash items	821 17	521 13	1,065 14	5,010 80
Nickels and cents	16 90	86 26	43 61	88 52
Gold coin	4,070 00	4,400 50	5,080 09	5,325 00
Silver coin	398 30	515 90	487 75	256 60
U. S. and national bank notes	3,429 00	5,493 00	5,555 00	7,232 06
Totals	\$147,836 60	\$169,332 88	\$180,071 09	\$198,058 02
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund		8,500 00	3,500 00	8,500 00
Gross undivided earnings	4,114 80	433 15	2,948 47	5,155 17
Dividends unpaid				
Commercial deposits subject to check	27,698 12	45,958 69	29,977 68	45,910 10
Certificates of deposit	48,388 23	52,393 07	60,099 77	65,229 25
Savings deposits	14,483 24	16,512 08	19,794 20	24,579 18
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	2,702 21	584 94	3,810 97	3,684 87
Notes and bills rediscounted				
Bills payable				
Totals	\$147,836 60	\$169,332 88	\$180,071 09	\$198,058 02

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHARLES J. MONROE, *President*; HENRY BRES, *Vice President*; R. J. WILLIAMSON, *Cashier*;
F. G. DEWEY, *Assistant Cashier*.

DIRECTORS—C. J. Monroe, Henry Brees, William G. Kirby, John Mackey, William J. Kirby,
A. C. Wortley, R. J. Williamson, John W. Kirby, Charles W. Williams.

Resources.	Report of May 4.	Report of July 16.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$241,303 54	\$212,512 12	\$214,156 65	\$218,096 38
Stocks, bonds and mortgages	284,716 14	300,369 44	292,338 14	297,704 04
Overdrafts	37 37	174 96	21 17	155 85
Banking house	10,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures				
Other real estate	750 00	750 00	750 00	750 00
Current expenses and taxes paid	2,467 04	642 62	2,096 30	270 12
Interest paid	1,410 82	1,643 96	2,240 64	214 85
Due from banks in reserve cities	89,443 24	68,855 55	114,886 81	106,395 21
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	2,680 16	1,597 57	1,927 21	1,453 76
Nickels and cents	667 29	584 39	540 63	550 84
Gold coin	16,352 50	12,270 00	14,200 00	16,782 50
Silver coin	2,835 00	2,745 00	2,380 00	1,956 00
U. S. and national bank notes	27,198 00	34,532 00	28,899 00	14,236 00
Totals	\$679,311 10	\$647,677 61	\$683,326 55	\$669,565 53
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Gross undivided earnings	19,982 06	7,987 79	14,174 64	7,271 53
Dividends unpaid				
Commercial deposits subject to check	37,274 11	35,340 55	36,254 80	35,178 68
Certificate of deposit	109,515 17	80,151 14	98,120 91	88,068 54
Savings deposits	392,878 89	399,725 29	405,876 74	412,324 56
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	20,660 87	24,472 84	23,899 46	26,723 24
Notes and bills rediscounted				
Bills payable				
Totals	\$679,311 10	\$647,677 61	\$683,326 55	\$669,565 53

No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President*; E. E. WAGAR, *Vice President*; W. J. PEROVAL, *Cashier*.

DIRECTORS—H. R. Wagar, F. L. Wagar, E. O. Wagar, E. E. Wagar, N. W. Page.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$18,921 44	\$19,429 45	\$21,292 88	\$20,955 32
Stocks, bonds and mortgages	4,635 84	4,585 84	4,585 84	4,535 84
Overdrafts	4,079 30	3,827 76	5,093 99	5,316 45
Banking house	1,300 00	1,200 00	1,200 00	1,300 00
Furniture and fixtures	908 65	908 65	908 65	912 00
Other real estate	11,798 00	11,273 00	12,185 00	11,985 00
Current expenses and taxes paid	533 88	11 25	275 30	496 02
Interest paid	97 14	6 50	54 60	69 43
Due from banks in reserve cities	675 83	687 32	1,643 44	2,780 01
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	658 37	1,433 68	215 64	935 26
Nichels and cents	137 18	175 60	135 27	93 41
Gold coin	170 00	500 00	955 00	840 00
Silver coin	420 15	611 60	303 30	479 00
U. S. and national bank notes	1,466 00	578 00	2,229 00	1,996 00
Totals	\$45,751 63	\$45,228 65	\$51,026 91	\$53,123 74
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,200 00	1,300 00	1,300 00	1,300 00
Gross undivided earnings	3,041 04	3,481 07	4,330 75	4,321 71
Dividends unpaid				
Commercial deposits subject to check	6,969 04	7,498 85	9,685 96	9,592 16
Certificates of deposit	9,541 51	7,948 73	9,710 20	12,345 38
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				64 49
Notes and bills rediscounted				
Bills payable			1,000 00	
Totals	\$45,751 62	\$45,228 65	\$51,026 91	\$53,123 74

No. 16.

INGHAM COUNTY SAVINGS BANK, LANSING.

Organized November 1, 1886.

PAUL ULLRICH, *President*; E. L. ROBERTSON, *Vice President*; J. A. MAY, *Cashier*;
L. ADELBERT BAKER, *Assistant Cashier*.

DIRECTORS—E. L. Robertson, J. R. Esselstyn, Robert Smith, S. H. Whitmore, J. A. May, R. E. Olds,
C. P. Downey, Emma O. Reed, H. R. Pratt, Paul Ullrich, J. M. Earle.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$122,615 41	\$121,983 13	\$113,675 93	\$115,453 50
Stocks, bonds and mortgages.....	127,742 29	117,359 55	114,024 55	110,286 10
Overdrafts.....	285 84	813 80	719 79	880 32
Banking house.....				
Furniture and fixtures.....	2,955 79	2,955 79	2,955 79	2,955 79
Other real estate.....	45,511 46	45,511 46	45,511 46	45,361 46
Current expenses and taxes paid.....	60 70	82 68	83 38	466 25
Interest paid.....	57 67	206 10	131 87	125 54
Due from banks in reserve cities.....	16,146 13	19,734 30	11,164 25	17,530 96
Due from other banks and bankers.....	26 00			
Exchanges for clearing house.....	68 42	401 74	310 79	265 55
Checks and cash items.....	424 26	256 54	615 15	676 52
Nickels and cents.....	128 70	95 66	98 38	127 47
Gold coin.....	4,422 50	4,410 00	5,295 00	3,055 00
Silver coin.....	1,626 95	1,329 50	2,718 15	1,412 40
U. S. and national bank notes.....	6,383 00	2,325 00	3,585 00	3,905 00
Totals.....	\$328,454 12	\$318,470 25	\$300,839 47	\$302,501 86
Liabilities.				
Capital stock paid in.....	\$101,000 00	\$101,000 00	\$101,000 00	\$101,000 00
Surplus fund.....	50,000 00	35,000 00	35,000 00	35,000 00
Gross undivided earnings.....	2,553 66	13,367 07	5,720 78	3,708 06
Dividends unpaid.....				
Commercial deposits subject to check.....	22,021 19	22,474 07	26,165 90	22,055 36
Certificates of deposit.....	25,051 37	32,132 60	24,385 41	42,477 63
Savings deposits.....	106,827 90	99,421 51	90,042 38	82,940 79
Certified checks.....		75 00	75 00	325 00
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	10,000 00	10,000 00	10,000 00	10,000 00
Bills payable.....	5,000 00	5,000 00	5,000 00	5,000 00
Totals.....	\$328,454 12	\$318,470 25	\$300,839 47	\$302,501 86

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

WILLIAM DONOVAN, *President*; H. H. LARNED, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS—John Robson, Clarence E. Bement, F. M. Alsdorf, William Donovan, H. H. Larned, Charles Cannell, C. J. Davis, Charles F. Hammond, J. Edward Roe.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$220,413 60	\$239,239 18	\$247,162 77	\$257,878 58
Stocks, bonds and mortgages.....	121,650 94	138,002 39	134,699 60	138,781 61
Overdrafts.....	718 73	370 20	659 58	187 64
Banking house.....	23,700 00	23,700 00	23,700 00	23,700 00
Furniture and fixtures.....	2,790 69	2,790 69	2,790 69	2,790 69
Other real estate.....	9,787 00	9,787 00	9,787 00	9,787 00
Current expenses and taxes paid.....	522 91	189 18	1,510 45	2,772 87
Interest paid.....	286 52	193 50	996 48	2,555 27
Due from banks in reserve cities.....	25,613 43	21,742 12	20,130 02	53,337 60
Due from other banks and bankers.....	7,000 00	3,700 00		
Exchanges for clearing house.....	3,956 37	2,155 64	4,884 70	3,085 02
Checks and cash items.....	2,423 52	845 91	2,858 97	3,519 64
Nickels and cents.....	845 51	840 56	316 19	55 70
Gold coin.....	5,050 00	5,010 00	6,047 50	5,580 00
Silver coin.....	2,089 50	1,282 05	2,838 60	2,604 25
U. S. and national bank notes.....	10,360 00	11,095 00	6,779 00	17,140 00
Totals.....	\$436,658 72	\$455,393 40	\$464,661 55	\$523,670 87
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	3,100 00	3,600 00	3,600 00	3,600 00
Gross undivided earnings.....	7,669 11	3,083 88	6,418 19	11,354 59
Dividends unpaid.....	472 00	3,229 00	991 00	889 00
Commercial deposits subject to check.....	127,135 13	133,133 07	119,935 87	181,686 41
Certificates of deposit.....	68,441 80	81,471 62	100,673 05	91,627 13
Savings deposits.....	29,841 18	30,923 08	31,786 84	33,316 39
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		2 80	1,222 10	197 35
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$436,658 72	\$455,393 40	\$464,661 55	\$523,670 87

No. 46.

PEOPLE'S SAVINGS BANK, LANSING.

Organized May 18, 1885.

WILLIAM J. BEAL, *President*; A. A. WILBUR, *Vice President*; C. H. OSBAND, *Cashier*.

DIRECTORS—A. A. Wilbur, C. H. Osband, William J. Beal, Christian Breisch, John Robson, Jay P. Lee, Charles Broas.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$283,834 25	\$282,884 01	\$297,722 24	\$305,470 06
Stocks, bonds and mortgages	88,684 68	38,057 68	37,161 18	48,498 35
Overdrafts	2,208 93	3,358 95	6,421 56	3,065 15
Banking house	3,000 00	5,000 00	10,064 60	18,000 00
Furniture and fixtures	3,346 30	3,346 30	3,446 30	5,872 15
Other real estate				
Current expenses and taxes paid	2,545 44		1,617 22	3,474 95
Interest paid	2,109 20		1,195 11	4,501 38
Due from banks in reserve cities	26,261 94	25,857 33	17,577 43	89,877 71
Due from other banks and bankers	2,007 82	2,089 18	2,585 77	3,365 63
Exchanges for clearing house	2,123 72	2,811 86	5,213 09	3,616 18
Checks and cash items	1,643 95	2,727 42	5,200 00	1,808 45
Nickels and cents	90 85	198 55	140 33	136 52
Gold coin	3,535 00	4,760 00	4,520 00	11,240 00
Silver coin	950 80	3,081 65	2,532 00	1,072 00
U. S. and national bank notes	5,403 00	7,673 00	4,725 00	6,807 00
Totals	\$377,745 88	\$381,745 43	\$400,361 88	\$496,290 53
Liabilities.				
Capital stock paid in	\$148,535 00	\$148,535 00	\$148,535 00	\$150,000 00
Surplus fund	2,000 00	2,000 00	2,500 00	2,500 00
Gross undivided earnings	6,721 08	4,687 83	3,227 25	11,401 75
Dividends unpaid	167 87	127 40	976 26	316 00
Commercial deposits subject to check	123,139 75	85,811 87	94,741 15	227,273 66
Certificates of deposit	48,909 42	74,565 90	76,756 61	65,116 79
Savings deposits	44,210 81	47,426 03	49,889 72	39,677 33
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	62 50	1,791 90	5,425 84	
Notes and bills rediscounted	5,000 00	16,800 00	18,800 00	
Bills payable				
Totals	\$377,745 88	\$381,745 43	\$400,361 83	\$496,290 53

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. K. WHITE, *President*; H. D. ROOD, *Vice President*; C. G. WHITE, *Cashier*;
J. E. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. D. Rood, C. G. White, G. W. Rood, H. K. White, E. Brownell, P. White, Sarah R. White.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$31,638 50	\$30,163 44	\$24,735 58	\$31,245 53
Stocks, bonds and mortgages	40,573 57	40,123 57	43,410 57	43,460 57
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	7 25	9 50	3 50	16 50
Interest paid	41 76	673 57	16 01	690 86
Due from banks in reserve cities	15,272 24	21,487 69	22,962 74	15,698 67
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items				
Nickels and cents	4 20	4 20	4 20	4 20
Gold coin				
Silver coin				
U. S. and national bank notes	1,080 00	1,080 00	1,080 00	1,080 00
Totals	\$88,617 52	\$93,541 97	\$92,212 60	\$92,191 38
Liabilities.				
Capital stock paid in	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund				
Gross undivided earnings	6,149 37	6,909 72	7,025 93	7,626 17
Dividends unpaid				
Commercial deposits subject to check				
Certificates of deposit				
Savings deposits	37,468 15	41,632 25	40,186 67	39,565 21
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$88,617 52	\$93,541 97	\$92,212 60	\$92,191 38

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

M. E. RUMSEY, *President*; O. V. TUTTLE, *Vice President*; W. W. PIERSON, *Cashier*.DIRECTORS—A. R. L. Covert, M. E. Rumsey, J. J. Tuttle, R. Russell, O. V. Tuttle, J. A. Landfair,
Marietta Ingalls.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$86,521 74	\$88,200 81	\$86,689 00	\$86,977 47
Stocks, bonds and mortgages	5,554 40	5,554 40	5,954 40	8,011 19
Overdrafts	1,643 74	3,297 85	4,571 82	4,151 83
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid	607 81	112 37	527 34	1,022 40
Interest paid		15 12		
Due from banks in reserve cities	10,104 60	2,722 22	11,068 00	4,727 99
Due from other banks and bankers		216 00	583 20	
Exchanges for clearing house				
Checks and cash items	24 00	74 00	3 00	298 00
Nickels and cents	11 18	14 50	8 74	7 22
Gold coin	3,350 00	1,830 00	2,430 00	986 00
Silver coin	160 00	60 00	50 00	444 00
U. S. and national bank notes	3,476 00	1,412 00	1,695 00	2,734 00
Totals	\$115,453 42	\$108,510 27	\$117,575 50	\$114,459 60
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings	3,728 21	1,824 81	2,921 85	4,427 09
Dividends unpaid	10 00	906 00	572 90	544 90
Commercial deposits subject to check	24,471 90	15,405 87	21,882 02	19,814 30
Certificates of deposit	27,248 81	30,374 09	32,198 73	30,178 81
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$115,453 42	\$108,510 27	\$117,575 50	\$114,459 60

REPORT OF THE COMMISSIONER OF

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

FRANCIS KING, *President*; CHARLES MCCARTY, *Vice President*; M. C. GRISWOLD, *Cashier*;
B. N. KRISTER, *Assistant Cashier*.

DIRECTORS—M. C. Griswold, Francis King, Robert Hardy, G. H. Force, Charles McCarty, F. T. King.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$53,481 26	\$78,220 11	\$73,632 51	\$60,488 53
Stocks, bonds and mortgages	27,368 83	17,022 88	18,861 88	33,568 31
Overdrafts			36 87	
Banking house	6,500 00	6,500 00	6,500 00	6,500 00
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	1,179 27		802 92	1,206 81
Interest paid	861 87	269 07	1,028 50	1,839 59
Due from banks in reserve cities	48,214 90	22,931 85	22,639 65	22,392 60
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	650 12	700 48	887 04	339 71
Nickels and cents	77 42	66 65	66 47	12 95
Gold coin	5,039 00	5,191 50	7,074 00	7,496 50
Silver coin	367 58	613 58	349 78	1,920 03
U. S. and national bank notes	7,082 00	5,116 00	6,038 00	7,532 00
Totals	\$180,811 75	\$186,631 62	\$137,587 07	\$143,399 03
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	800 00	800 00	800 00	800 00
Gross undivided earnings	2,947 72	2,067 86	3,017 27	4,988 66
Dividends unpaid				
Commercial deposits subject to check	28,844 82	17,125 65	17,459 37	21,688 92
Certificates of deposit	73,401 30	44,198 20	25,798 39	14,337 71
Savings deposits	49,817 91	47,444 91	65,512 04	76,533 74
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$180,811 75	\$186,631 62	\$137,587 07	\$143,399 03

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

W. E. WATSON, *President*; C. E. BLAKELY, *Vice President*; E. L. J. MILLS, *Cashier*.

DIRECTORS—Warren E. Watson, Charles E. Blakely, Elias C. Burnett, Phineas Medalie, H. T. Allerton, W. H. Thompson, E. L. J. Mills, H. Knickerbocker, O. S. Rodenbaugh, C. H. Rapp, H. M. Coldren.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$34,603 88	\$30,678 02	\$29,741 41	\$28,650 01
Stocks, bonds and mortgages.....	12,465 48	12,574 30	12,822 30	12,825 80
Overdrafts.....	984 95	1,488 00	1,047 10	1,565 10
Banking house.....	2,851 02	2,851 02	2,851 02	2,851 02
Furniture and fixtures.....	2,329 83	2,329 83	2,329 83	2,329 83
Other real estate.....				
Current expenses and taxes paid.....	964 14	153 38	748 71	1,198 05
Interest paid.....				
Due from banks in reserve cities.....	5,122 95	4,291 82	6,450 17	7,251 00
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	6,024 49	4,870 24	2,042 45	5,300 08
Nickels and cents.....	29 15	16 23	5 87	8 25
Gold coin.....	2,490 00	1,410 00	1,010 00	220 00
Silver coin.....	2,253 35	1,110 25	588 80	490 05
U. S. and national bank notes.....	2,242 00	2,320 00	486 00	2,116 00
Totals.....	\$72,361 19	\$64,098 29	\$60,098 16	\$64,304 74
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Gross undivided earnings.....	3,068 62	2,484 06	2,906 29	3,361 90
Dividends unpaid.....				
Commercial deposits subject to check.....	22,576 50	15,888 67	10,888 79	12,954 91
Certificates of deposit.....	18,096 44	17,390 70	14,726 81	14,064 28
Savings deposits.....	2,624 63	2,124 77	2,284 92	2,397 64
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		260 09	585 05	
Notes and bills rediscounted.....			1,706 80	4,616 01
Bills payable.....			900 00	900 00
Totals.....	\$72,361 19	\$64,098 29	\$60,098 16	\$64,304 74

No. 88.

PEOPLE'S BANK, MANCHESTER.

Organized July 18, 1871.

FRANK SPAFARD, *President*; J. D. COREY, *Vice President*; C. W. CASE, *Cashier*.DIRECTORS—S. W. Clarkson, C. W. Case, F. Valentine, F. Spafard, J. D. Corey, W. Burtless,
A. F. Freeman, F. E. Spafard, J. A. Goodyear.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$48,273 12	\$49,345 90	\$55,989 25	\$58,523 35
Stocks, bonds and mortgages	19,083 10	19,083 10	18,283 10	22,583 10
Overdrafts	1,157 32	288 38	406 09	579 53
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,607 13	1,607 13	1,607 13	1,607 13
Other real estate	22,820 00	22,820 00	22,820 00	22,820 00
Current expenses and taxes paid	532 25	36 63	349 08	697 96
Interest paid				
Due from banks in reserve cities	21,344 19	11,717 65	12,195 99	12,700 15
Due from other banks and bankers			36 00	890 00
Exchanges for clearing house				
Checks and cash items	6 15	232 99	6 43	232 15
Nickels and cents	24 99	27 77	20 37	8 21
Gold coin	2,170 00	1,320 00	1,540 00	1,620 00
Silver coin	1,170 00	1,077 00	750 00	830 00
U. S. and national bank notes	1,906 00	5,376 00	2,085 00	2,410 00
Totals	\$124,044 25	\$118,932 55	\$123,068 44	\$137,561 58
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,000 00	5,200 00	5,200 00	5,200 00
Gross undivided earnings	1,448 07	446 23	1,143 61	2,103 18
Dividends unpaid				
Commercial deposits subject to check	23,575 62	17,350 82	15,638 44	19,890 68
Certificates of deposit	44,020 56	45,985 50	51,036 89	60,267 72
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$124,044 25	\$118,932 55	\$123,068 44	\$137,561 58

No. 172.

UNION SAVINGS BANK, MANCHESTER.

Organised June 28, 1894.

B. G. ENGLISH, *President*; GEORGE HEIMENDINGER, *Vice President*; J. M. HORNING, *Second Vice President*; ED. E. ROOT, *Cashier*.

DIRECTORS—B. G. English, George Heimendinger, J. M. Horning, Fred Breitenwischer, A. H. Kuhl, C. F. Kapp, John Wuertlimer, A. J. Waters, W. C. Mack.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts		\$8,232 50	\$11,269 52	\$12,454 97
Stocks, bonds and mortgages		441 75	6,216 75	13,761 81
Overdrafts				22 17
Banking house			3,523 02	6,873 48
Furniture and fixtures		23 00	23 00	529 40
Other real estate				
Current expenses and taxes paid		96 50	726 94	915 47
Interest paid				94 72
Due from banks in reserve cities		20,221 53	12,246 09	10,078 49
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items		25 00	23 55	26 20
Nicksels and cents		18 95	27 94	9 60
Gold coin		277 50	762 50	1,160 00
Silver coin		221 35	340 35	226 65
U. S. and national bank notes		4,127 00	4,078 00	4,198 00
Totals		\$23,705 08	\$40,256 96	\$50,427 96
Liabilities.				
Capital stock paid in		\$15,000 00	\$20,270 00	\$24,220 00
Surplus fund				
Gross undivided earnings		4 71	120 54	224 75
Dividends unpaid				
Commercial deposits subject to check		4,514 88	5,854 69	5,572 22
Certificates of deposit				
Savings deposits		14,125 49	14,001 73	20,210 99
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals		\$23,705 08	\$40,256 96	\$50,427 96

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNY, *President*; EDWIN RUSSELL, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS—Thomas Kenny, C. A. Waal, J. Kirster, E. Russell, J. H. Grant, E. G. Filer, R. R. Blacker.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$95,912 41	\$97,164 97	\$96,237 28	\$95,340 91
Stocks, bonds and mortgages	80,541 61	84,176 61	87,496 61	89,171 61
Overdrafts	188 67	601 30	66 38	564 46
Banking house				
Furniture and fixtures	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate				
Current expenses and taxes paid				
Interest paid				
Due from banks in reserve cities	8,380 21	7,705 80	16,127 25	27,255 45
Due from other banks and bankers		4,419 00	22 10	
Exchanges for clearing house				
Checks and cash items	155 91	78 97	166 69	267 09
Nickels and cents	50 54	21 43	43 33	98 27
Gold coin	5,535 00	5,395 00	6,065 00	6,620 00
Silver coin	104 00	266 55	803 06	835 65
U. S. and national bank notes	7,822 00	8,565 00	1,277 00	2,679 00
Totals	\$199,900 35	\$204,594 68	\$209,504 69	\$224,027 35
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,000 00
Gross undivided earnings	2,314 97	2,757 47	3,475 81	4,675 01
Dividends unpaid				
Commercial deposits subject to check	52,902 50	54,062 98	49,868 51	52,360 43
Certificates of deposit	31,490 15	31,668 46	32,256 17	39,187 82
Savings deposits	60,110 51	63,766 23	70,484 70	74,622 58
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,082 22	339 55	1,419 50	1,181 51
Notes and bills rediscounted				
Bills payable				
Totals	\$199,900 35	\$204,594 68	\$209,504 69	\$224,027 35

No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

WILLIAM H. HILL, *President*; M. H. QUIOK, *Vice President*; HARRY W. CLARKE, *Cashier*;
F. H. OBOUTT, *Assistant Cashier*.

DIRECTORS—William H. Hill, Martin H. Quiek, George H. Orr, Abijah Weston, Charles P. Hill.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$121,898 88	\$122,826 57	\$117,088 22	\$120,227 55
Stocks, bonds and mortgages	10,279 92	15,740 86	15,919 96	17,216 21
Overdrafts	110 29	21 72	5,565 27	76 57
Banking house				
Furniture and fixtures	1,619 42	1,619 42	1,619 42	1,619 42
Other real estate	10,172 24	9,027 61	9,452 11	9,418 86
Current expenses and taxes paid	1,779 68	57 70	775 39	1,457 24
Interest paid	762 61	102 14	477 33	875 72
Due from banks in reserve cities	22,610 82	2,244 69	950 52	1,967 48
Due from other banks and bankers	1,796 61	890 82	714 04	871 25
Exchanges for clearing house				
Checks and cash items	252 61	1,075 72	947 18	486 20
Nickels and cents	20 95	2 15	106 17	475 50
Gold coin	840 00	625 00	675 00	590 00
Silver coin	622 20	682 45	526 25	
U. S. and national bank notes	9,945 00	5,868 00	4,142 00	3,225 00
Totals	\$122,716 24	\$160,275 25	\$158,900 88	\$162,666 50
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	22,000 00	22,000 00	22,000 00	22,000 00
Gross undivided earnings	2,627 06	1,624 24	2,206 29	4,983 06
Dividends unpaid				
Commercial deposits subject to check	66,224 22	61,254 75	52,414 62	47,226 52
Certificates of deposit	29,774 94	25,618 02	26,619 67	21,222 22
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		212 24	112 20	
Notes and bills rediscounted	9,000 00		5,000 00	22,014 06
Bills payable				
Totals	\$122,716 24	\$160,275 25	\$158,900 88	\$162,666 50

No. 121.

FIRST STATE SAVINGS BANK OF MARINE CITY, MARINE CITY.

Organized September 1, 1891.

ROBERT LEITCH, *President*; P. J. KEAN, *Vice President*; W. H. SCOTT, *Second Vice President*;
FRANK MCILROY, *Cashier*; J. F. LEITCH, *Assistant Cashier*.

DIRECTORS—Robert Leitch, W. H. Scott, C. F. Zimmerman, P. J. Kean, R. A. Cottrell, George W. Moore,
F. McElroy, Emerson B. Thatcher, Joseph Vallie.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$40,890 16	\$41,254 46	\$37,124 39	\$45,199 52
Stocks, bonds and mortgages	11,758 43	10,240 00	10,295 00	11,044 87
Overdrafts	579 77	208 41	181 28	199 36
Banking house				
Furniture and fixtures	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate				
Current expenses and taxes paid	691 92	13 66	424 84	697 50
Interest paid	223 68	77 94	236 84	693 66
Due from banks in reserve cities	1,596 95	5,149 54	5,194 66	9,174 93
Due from other banks and bankers	2,337 47			715 00
Exchanges for clearing house			327 55	3 63
Checks and cash items	3,037 63	61 30	966 50	55 91
Nickels and cents	92 27	108 57	79 68	121 13
Gold coin	1,545 00	1,085 00	1,300 00	1,287 50
Silver coin	791 20	641 10	483 55	553 40
U. S. and national bank notes	2,071 00	2,263 00	1,990 00	1,701 00
Totals	\$67,215 53	\$62,697 98	\$60,304 29	\$73,037 43
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Gross undivided earnings	1,065 41	448 05	1,001 28	2,697 19
Dividends unpaid				
Commercial deposits subject to check	15,237 99	12,500 16	12,081 77	17,148 61
Certificates of deposit	8,000 00	8,000 00	7,000 00	13,000 00
Savings deposits	16,892 13	15,749 77	14,221 24	14,181 63
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$67,215 53	\$62,697 98	\$60,304 29	\$73,037 43

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

JOHN W. PORTER, *President*; FRANK HART, *Vice President*; G. W. CARMAN, *Cashier*.

DIRECTORS—John Drawe, M. Sicken, M. P. Scott, R. Folkerts, F. Hart, W. F. Sanber, C. A. Blood, J. W. Porter, William Manuel.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$89,333 25	\$84,271 70	\$88,223 86	\$116,780 70
Stocks, bonds and mortgages.....	59,125 33	59,316 75	58,216 75	61,548 25
Overdrafts.....	450 24	367 88	288 81	128 55
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,580 00	1,580 00	1,580 00	1,580 00
Other real estate.....				
Current expenses and taxes paid.....	900 95	267 63	753 75	1,354 39
Interest paid.....	376 37	91 43	219 43	370 51
Due from banks in reserve cities.....	10,538 15	17,477 43	26,631 85	21,326 29
Due from other banks and bankers.....	1,245 27	1,325 94	593 90	4,192 94
Exchanges for clearing house.....				
Checks and cash items.....	864 37	893 00	379 84	141 92
Nickels and cents.....	46 56	37 23	108 94	89 94
Gold coin.....	3,000 00	3,205 00	3,655 00	5,370 00
Silver coin.....	1,015 00	666 30	3,072 05	1,352 90
U. S. and national bank notes.....	2,261 00	6,801 00	5,183 00	5,101 00
Totals.....	\$177,899 49	\$181,090 28	\$194,890 18	\$225,637 89
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,750 00	5,250 00	5,250 00	5,250 00
Gross undivided earnings.....	2,174 49	310 29	1,370 44	3,345 02
Dividends unpaid.....		680 00		
Commercial deposits subject to check.....	23,664 75	34,009 35	47,399 69	73,007 77
Certificates of deposit.....	23,562 98	17,123 24	9,794 22	9,001 39
Savings deposits.....	68,247 33	73,717 90	81,175 88	85,032 61
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$177,899 49	\$181,090 28	\$194,890 18	\$225,637 89

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDWARD N. BREITUNG, *Vice President*; S. R. KAUFMAN, *Second Vice President*; GEORGE BARNES, *Cashier*; W. B. McCOMBS, *Assistant Cashier*.

DIRECTORS—N. M. Kaufman, Samuel Mitchell, George Barnes, C. H. Call, S. R. Kaufman, Edward N. Breitung, Charles Meeske.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$188,843 73	\$168,283 00	\$164,088 20	\$165,981 94
Stocks, bonds and mortgages.....	121,566 36	116,476 36	112,966 36	118,790 18
Overdrafts.....	2,506 87	6,408 50	1,607 32	3,255 86
Banking house.....	83,616 24	82,616 24	82,616 24	82,616 24
Furniture and fixtures.....	7,517 60	7,517 60	7,517 60	7,517 60
Other real estate.....				
Current expenses and taxes paid.....	71 55	129 25	1,048 53	1,196 64
Interest paid.....	1,596 96	193 79	901 98	5,507 68
Due from banks in reserve cities.....	48,471 24	56,908 25	68,978 55	43,047 96
Due from other banks and bankers.....	1,106 96	1,366 62	2,050 39	1,212 64
Exchanges for clearing house.....				
Checks and cash items.....	3,998 42	5,508 73	3,802 49	3,900 87
Nickels and cents.....	262 05	194 15	96 00	99 20
Gold coin.....	12,596 00	12,560 00	16,585 00	15,180 00
Silver coin.....	2,886 60	4,068 75	3,228 25	4,891 15
U. S. and national bank notes.....	17,892 00	14,028 00	12,223 00	4,503 00
Totals.....	\$487,020 57	\$476,255 24	\$472,646 91	\$462,701 90
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings.....	6,796 32	2,814 18	5,235 44	9,152 87
Dividends unpaid.....				
Commercial deposits subject to check.....	138,212 12	122,687 17	118,241 01	93,596 20
Certificates of deposit.....				
Savings deposits.....	228,682 56	229,792 26	239,147 50	248,815 08
Certified checks.....		272 20		
Cashier's checks outstanding.....				
Due to banks and bankers.....	3,869 57	589 43	22 96	1,397 80
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$487,020 57	\$476,255 24	\$472,646 91	\$462,701 90

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1893.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; W. T. PHELPS, *Cashier*.

DIRECTORS—J. M. Parsons, John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, W. J. Dibble, George Perrett, W. T. Phelps, W. E. Boalay.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$98,598 76	\$98,867 78	\$104,043 02	\$99,571 84
Stocks, bonds and mortgages	103,403 84	113,190 87	125,510 87	123,365 87
Overdrafts	913 95	746 68	998 80	1,064 56
Banking house				
Furniture and fixtures	2,461 72	2,338 64	2,338 64	2,338 64
Other real estate				
Current expenses and taxes paid	1,245 73	58 65	845 07	1,526 27
Interest paid				2,384 49
Due from banks in reserve cities	54,001 49	64,290 76	43,316 23	59,053 76
Due from other banks and bankers	47 50	67 50	60 00	180 00
Exchanges for clearing house				
Checks and cash items	1,539 21	332 04	1,702 72	689 34
Nicks and cents	175 98	144 33	92 66	74 03
Gold coin	7,338 00	7,368 00	7,105 50	4,302 40
Silver coin	709 95	978 50	2,765 50	2,891 95
U. S. and national bank notes	10,015 00	8,648 00	8,678 00	12,489 00
Totals	\$281,022 13	\$297,081 75	\$297,452 00	\$321,352 14
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,500 00	3,000 00	3,000 00	3,000 00
Gross undivided earnings	6,481 60	1,629 92	3,312 60	7,468 04
Dividends unpaid		315 00		
Commercial deposits subject to check	51,346 72	55,706 10	50,028 60	58,543 95
Certificates of deposit	15,789 76	20,774 17	22,983 62	21,331 39
Savings deposits	155,964 05	165,806 56	168,627 18	180,958 76
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$281,022 13	\$297,081 75	\$297,452 00	\$321,352 14

No. 22.

FARMERS' BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President*; L. C. WEBB, *Vice President*; A. J. HALL, *Cashier*.

DIRECTORS—Harper Reed, D. P. Whitmore, George W. Bristol, Lewis G. Webb, Mason D. Chatterton, C. G. Huntington, J. K. Elmer, L. E. Spafford, E. A. Barnes.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$124,102 38	\$116,508 41	\$118,034 47	\$114,425 52
Stocks, bonds and mortgages.....	28,916 55	28,081 55	25,011 55	22,668 55
Overdrafts.....	68 47	34 52	316 61	18 93
Banking house.....	4,500 00	4,500 00	4,508 00	4,500 00
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....	2,650 00	2,650 00	2,650 00	2,650 00
Current expenses and taxes paid.....	19 20	81 75	6 65	180 14
Interest paid.....				
Due from banks in reserve cities.....	12,256 91	9,650 05	9,808 77	16,918 40
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	265 35	918 13	347 80	649 68
Nickels and cents.....	143 67	128 23	43 71	111 99
Gold coin.....	2,635 00	2,332 50	1,485 00	1,765 00
Silver coin.....	973 25	1,043 25	589 50	847 50
U. S. and national bank notes.....	10,387 00	4,006 00	2,234 00	8,158 00
Totals.....	\$128,867 73	\$173,329 44	\$169,428 06	\$180,311 66
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	5,000 00
Gross undivided earnings.....	11,357 63	10,510 62	11,328 88	10,792 09
Dividends unpaid.....				
Commercial deposits subject to check.....	48,501 95	30,141 38	23,180 91	40,374 68
Certificates of deposit.....	47,508 15	50,677 44	48,918 27	47,144 89
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				500 00
Bills payable.....	1,500 00	1,500 00	1,500 00	1,500 00
Totals.....	\$128,867 73	\$173,329 44	\$169,428 06	\$180,311 66

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

HENRY L. HENDERSON, *President*; O. W. HALSTEAD, *Vice President*; F. E. DENSMORE, *Cashier*.

DIRECTORS—L. C. Webb, O. W. Halstead, Charles J. Rayner, L. S. Bates, H. L. Henderson, T. Densmore, W. E. Howard.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$57,128 48	\$59,713 18	\$60,008 81	\$58,945 33
Stocks, bonds and mortgages.....	31,555 00	32,782 65	27,962 65	28,182 57
Overdrafts.....	64 95	35 72		59 98
Banking house.....	1,800 00	1,800 00	1,800 00	1,800 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....	2,420 00	2,420 00	2,420 00	2,420 00
Current expenses and taxes paid.....	169 16	3 80	251 27	388 68
Interest paid.....	189 79	33 28	41 20	56 84
Due from banks in reserve cities.....	7,437 65	8,774 26	10,891 99	10,356 55
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	524 21	544 59		31 30
Nickels and cents.....	67 65	45 43	46 08	34 86
Gold coin.....	4,825 00	5,670 00	7,807 50	8,225 00
Silver coin.....	50 60	143 00	1,714 60	1,409 00
U. S. and national bank notes.....	3,870 00	1,058 00	3,203 00	4,087 00
Totals.....	\$111,252 49	\$114,173 91	\$116,447 10	\$117,142 09
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	4,000 00	4,000 00	4,000 00
Gross undivided earnings.....	2,080 81	1,816 32	2,169 74	2,241 28
Dividends unpaid.....				
Commercial deposits subject to check.....	12,885 14	10,719 17	11,536 27	13,499 77
Certificates of deposit.....	48,287 04	48,138 42	48,691 09	46,801 04
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$111,252 49	\$114,173 91	\$116,447 10	\$117,142 09

No. 113.

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

R. E. COMBS, *President*; T. D. FRENCH, *Vice President*; W. E. KEELER, *Cashier*.

DIRECTORS—R. E. Combs, W. E. Keeler, T. D. French, M. S. Keeler, R. T. French.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$55,590 88	\$61,119 83	\$60,199 77	\$60,587 52
Stocks, bonds and mortgages	15,095 82	15,416 82	17,087 87	17,664 07
Overdrafts	114 47	512 86	84 78	-----
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	-----	-----	-----	-----
Current expenses and taxes paid	552 65	-----	420 80	692 85
Interest paid	717 71	94 81	484 28	1,239 71
Due from banks in reserve cities	14,049 77	10,848 80	15,892 86	9,825 53
Due from other banks and bankers	380 15	87 50	-----	-----
Exchanges for clearing house	-----	584 01	-----	442 97
Checks and cash items	166 51	129 69	229 25	984 65
Nickels and cents	14 87	16 81	18 24	13 19
Gold coin	1,500 00	1,500 00	1,615 00	1,985 00
Silver coin	621 85	1,102 75	912 80	512 60
U. S. and national bank notes	3,813 00	4,082 00	4,278 00	1,690 00
Totals	\$97,617 18	\$99,939 88	\$106,123 10	\$100,589 09
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,000 00	1,200 00	1,200 00	1,200 00
Gross undivided earnings	3,255 78	788 07	2,302 97	4,366 75
Dividends unpaid	-----	-----	-----	-----
Commercial deposits subject to check	20,248 41	18,452 10	23,725 99	22,181 04
Certificates of deposit	48,118 04	54,499 71	53,894 14	47,841 80
Savings deposits	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	-----	-----	-----	-----
Notes and bills rediscounted	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$97,617 18	\$99,939 88	\$106,123 10	\$100,589 09

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

WILLIAM PATRICK, *President*; MAX. ANDERSON, *Vice President*; MILTON P. ANDERSON, *Treasurer*.

DIRECTORS—Max. Anderson, William Patrick, George Rockwell, M. P. Anderson, Charles Brown, Stewart B. Gordon.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$42,927 37	\$40,075 21	\$40,000 25	\$44,784 95
Stocks, bonds and mortgages	15,732 71	17,347 71	17,807 71	12,797 80
Overdrafts	404 85	884 55	885 48	617 24
Banking house				
Furniture and fixtures	882 00	882 00	882 00	882 00
Other real estate				
Current expenses and taxes paid	810 38	208 81	453 00	646 27
Interest paid	230 08	14 86	81 45	459 97
Due from banks in reserve cities	3,559 92	898 09	1,024 64	2,437 92
Due from other banks and bankers		150 00	588 05	410 90
Exchanges for clearing house	350 91	1,080 14	774 38	1,153 32
Checks and cash items	116 08	181 83	272 49	697 02
Nickels and cents	26 60	39 68	36 80	32 85
Gold coin	2,430 00	3,703 50	2,407 50	2,012 50
Silver coin	264 50	542 75	98 05	178 60
U. S. and national bank notes	1,332 00	2,377 00	1,865 00	1,090 00
Totals	\$69,067 41	\$68,330 08	\$66,956 80	\$63,111 34
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,950 00	2,100 00	2,100 00	2,100 00
Gross undivided earnings	1,476 85	237 23	698 83	1,835 92
Dividends unpaid		190 50	30 00	30 00
Commercial deposits subject to check	16,171 58	15,819 54	11,621 37	13,180 36
Certificates of deposit	9,886 68	10,333 28	11,331 09	10,274 16
Savings deposits	14,582 30	14,599 53	12,324 86	12,740 90
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted			3,300 65	
Bills payable				3,000 00
Totals	\$69,067 41	\$68,330 08	\$66,956 80	\$63,111 34

No. 13.

STATE BANK OF MIDLAND, MIDLAND.

Organized September 1, 1882.

M. P. ANDERSON, *President*; MAX. ANDERSON, *Vice President*; C. Brown, *Second Vice President*;
F. E. BARBOUR, *Cashier*.

DIRECTORS—W. Patrick, Max. Anderson, Charles Brown, M. P. Anderson, William D. Gordon.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$48,026 78	\$51,617 54	\$105,471 66	\$44,106 64
Stocks, bonds and mortgages.....	56,087 89	56,582 45	-----	61,748 64
Overdrafts.....	2,072 86	2,278 54	2,038 92	2,273 90
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	1,550 66	1,550 66	1,550 66	1,550 66
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00
Current expenses and taxes paid.....	2,150 14	159 75	810 95	1,372 19
Interest paid.....	-----	-----	-----	-----
Due from banks in reserve cities.....	5,397 06	4,329 77	1,203 99	3,027 10
Due from other banks and bankers.....	83 10	83 10	83 10	330 81
Exchanges for clearing house.....	759 40	587 46	115 93	342 15
Checks and cash items.....	1,632 03	815 65	861 50	907 95
Nickels and cents.....	219 79	184 89	185 85	188 90
Gold coin.....	2,245 00	2,765 00	3,255 00	2,665 00
Silver coin.....	510 00	548 00	144 50	307 75
U. S. and national bank notes.....	4,320 00	1,947 00	1,886 00	2,465 00
Totals.....	\$123,064 66	\$126,349 81	\$120,583 06	\$124,285 19
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,220 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings.....	2,498 06	805 28	2,044 98	3,024 22
Dividends unpaid.....	-----	-----	-----	-----
Commercial deposits subject to check.....	87,048 98	84,438 80	24,012 35	22,207 58
Certificates of deposit.....	24,297 67	24,857 95	24,887 16	22,594 96
Savings deposits.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	666 51	538 57	-----
Notes and bills rediscounted.....	-----	5,781 32	9,050 00	16,408 43
Bills payable.....	-----	-----	-----	-----
Totals.....	\$123,064 66	\$126,349 81	\$120,583 06	\$124,285 19

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; MELL BARNES, *Cashier*.

DIRECTORS—W. H. Whitmarsh, C. H. Wilson Mell Barnes, T. W. Barnes, O. A. Kelley.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$49,595 45	\$50,488 27	\$53,769 25	\$51,787 02
Stocks, bonds and mortgages.....	14,935 00	25,740 04	25,081 52	25,101 52
Overdrafts.....	1,606 73	1,501 03	3,090 55	2,025 57
Banking house.....				
Furniture and fixtures.....	2,100 00	2,100 00	2,100 00	2,100 00
Other real estate.....				
Current expenses and taxes paid.....	1,392 43	193 42	862 31	1,295 98
Interest paid.....	379 26	16 28	254 80	763 62
Due from banks in reserve cities.....	15,758 22	5,322 17	1,599 69	• 14,417 59
Due from other banks and bankers.....	5,000 00	5,083 10	2,390 65	
Exchanges for clearing house.....				
Checks and cash items.....	364 98	8 22	171 76	402 22
Nickels and cents.....	258 00	223 00	175 58	88 99
Gold coin.....	4,612 50	4,987 50	5,088 80	4,585 00
Silver coin.....	280 25	265 45	12 75	245 75
U. S. and national bank notes.....	1,103 00	1,182 00	1,475 00	860 00
Totals.....	\$97,365 82	\$97,115 48	\$97,018 61	\$103,529 26
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,500 00
Gross undivided earnings.....	4,472 12	3,205 81	4,289 66	5,844 76
Dividends unpaid.....				
Commercial deposits subject to check.....	18,679 41	19,241 30	18,436 27	22,131 88
Certificates of deposit.....	30,973 16	32,494 30	32,719 58	33,897 04
Savings deposits.....	15,741 13	14,674 07	14,102 70	14,555 58
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$97,365 82	\$97,115 48	\$97,018 61	\$103,529 26

REPORT OF THE COMMISSIONER OF

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; F. G. KENDRICK, *Vice President*; GEORGE A. SKINNER, *Cashier*.

DIRECTORS—A. Grenier, F. G. Kendrick, William J. Ullrich, Charles D. Crittenden, T. Lungerhausen, Oliver Chapaton, John Roskopp, William Cottrell.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$251,646 68	\$250,062 71	\$261,614 97	\$253,058 67
Stocks, bonds and mortgages	153,419 36	170,778 27	168,619 36	185,474 42
Overdrafts	643 71	1,896 54	619 34	798 86
Banking house	10,800 00	10,800 00	10,800 00	10,800 00
Furniture and fixtures	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate	7,945 80	7,945 80	7,945 80	7,945 80
Current expenses and taxes paid	1,855 81	80 78	1,254 68	2,067 77
Interest paid	6,135 47	3,708 49	4,923 58	6,026 67
Due from banks in reserve cities	57,936 26	54,671 80	47,846 53	55,572 47
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	1,526 72	161 77	1,769 96	1,084 18
Nickels and cents	310 13	308 95	159 41	273 10
Gold coin	12,325 00	14,089 30	15,055 00	17,335 00
Silver coin	968 25	670 00	412 50	886 50
U. S. and national bank notes	18,920 00	18,163 00	11,424 00	12,008 00
Totals	\$528,843 14	\$536,235 36	\$535,345 13	\$559,671 39
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings	70,151 02	62,844 28	68,631 11	72,312 34
Dividends unpaid				
Commercial deposits subject to check	62,265 83	59,780 18	50,802 29	64,524 40
Certificates of deposit	61,273 02	52,799 47	42,508 15	36,316 83
Savings deposits	274,478 73	296,364 58	312,798 68	322,019 51
Certified checks				
Cashier's checks outstanding		200 00		
Due to banks and bankers	674 54	4,246 90	604 90	3,497 31
Notes and bills rediscounted				
Bills payable				
Totals	\$528,843 14	\$536,235 36	\$535,345 13	\$559,671 39

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

PAUL ULLRICH, *President*; GEORGE M. CROOKER, *Vice President*; ERNST J. OLDE, *Second Vice President*; PAUL J. ULLRICH, *Cashier*.

DIRECTORS—Paul Ullrich, A. Martin Keeler, George M. Crooker, William D. Wilson, Ernst J. Olde, Oscar C. Lungerhausen, Reuben C. Ullrich, William J. Daley, John Priehs.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$154,892 95	\$155,764 88	\$161,512 35	\$156,239 88
Stocks, bonds and mortgages	28,750 00	28,150 00	24,050 00	28,201 48
Overdrafts	1,856 21	139 90	107 69	624 16
Banking house	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Current expenses and taxes paid	1,196 55	394 29	1,283 83	1,807 10
Interest paid	267 29	50 11	349 59	1,389 58
Due from banks in reserve cities	17,788 41	24,631 89	27,526 74	23,137 61
Due from other banks and bankers	458 49			1,900 00
Exchanges for clearing house				
Checks and cash items	1,123 24	382 78	2,806 87	3,441 67
Nickels and cents	32 55	27 61	102 57	97 23
Gold coin	3,498 00	4,065 50	6,013 00	4,310 50
Silver coin	1,296 70	1,127 10	598 20	1,012 25
U. S. and national bank notes	3,723 00	6,412 00	3,930 00	4,993 00
Totals	\$234,883 89	\$226,145 51	\$235,283 84	\$237,153 40
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	2,000 00	3,000 00	3,000 00	3,000 00
Gross undivided earnings	6,278 48	2,084 58	5,752 00	9,392 76
Dividends unpaid		280 00		
Commercial deposits subject to check	47,414 11	41,735 15	45,846 29	38,562 37
Certificates of deposit	29,895 45	20,729 58	12,780 88	9,987 63
Savings deposits	39,795 35	57,378 10	70,923 67	76,240 64
Certified checks		988 10		
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$234,883 89	\$226,145 51	\$235,283 84	\$237,153 40

No. 70.

COMMERCIAL BANK, MT. PLEASANT.

Organized February 20, 1885.

JOHN F. RYAN, *President*; W. E. PRESTON, *Vice President*; DENNIS RYAN, *Cashier*.

DIRECTORS—M. Devereaux, John F. Ryan, W. E. Preston, Dennis Ryan, James S. Brown.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$48,275 08	\$25,965 18	\$25,969 58	\$26,825 48
Stocks, bonds and mortgages	12,136 01	12,047 46	15,055 39	16,188 13
Overdrafts	32 83	23 48	35 99	4 00
Banking house				
Furniture and fixtures	2,138 00	2,138 00	2,138 00	2,138 00
Other real estate	54,184 02	64,494 02	64,498 15	64,908 44
Current expenses and taxes paid	2,861 19	842 80	1,465 94	2,465 14
Interest paid	1,572 19		57 87	1,033 48
Due from banks in reserve cities	927 48	710 87	1,601 92	1,475 26
Due from other banks and bankers	2,674 06	3,428 84	4,078 60	3,255 74
Exchanges for clearing house				
Checks and cash items	535 85	439 91	237 66	442 15
Nickels and cents	11 70	31 77	18 83	9 01
Gold coin	500 00	500 00	500 00	500 00
Silver coin	116 00	290 00	300 00	300 00
U. S. and national bank notes	2,411 00	1,364 00	660 00	1,504 00
Totals	\$124,869 81	\$112,106 33	\$116,052 93	\$120,528 72
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Gross undivided earnings	26,562 78	14,956 78	19,327 75	22,198 22
Dividends unpaid				
Commercial deposits subject to check	7,009 72	6,127 73	5,451 11	5,063 86
Certificates of deposit				
Savings deposits	12,287 21	12,708 37	14,060 40	15,574 61
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	1,510 00	1,318 50	2,313 67	2,702 01
Bills payable	27,000 00	27,000 00	25,000 00	24,000 00
Totals	\$124,869 81	\$112,106 33	\$116,052 93	\$120,528 72

No. 170.

EXCHANGE SAVINGS BANK, MT. PLEASANT.

Organized May 1, 1894.

D. H. NELSON, *President*; JOHN KINNEY, *Vice President*; LEVI N. SMITH, *Second Vice President*;
 GEORGE A. DUSENBURY, *Cashier*; WILLIAM C. DUSENBURY, *Assistant Cashier*.

DIRECTORS—D. H. Nelson, George A. Dusenbury, Levi N. Smith, John Kinney, Charles M. Brooks,
 William C. Dusenbury, Oscar F. Sheldon.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts		\$62,818 59	\$76,871 44	\$81,162 63
Stocks, bonds and mortgages		507 27	2,377 27	2,326 38
Overdrafts		121 81	55 03	22 63
Banking house		6,508 85	6,503 85	6,503 85
Furniture and fixtures		1,802 27	1,802 27	1,802 27
Other real estate				
Current expenses and taxes paid		953 16	1,808 23	2,435 00
Interest paid			23 03	83 63
Due from banks in reserve cities		22,849 00	13,064 46	6,389 07
Due from other banks and bankers		13 50		35 20
Exchanges for clearing house			208 79	
Checks and cash items		229 35	175 43	208 81
Nickels and cents		67 94	101 31	32 17
Gold coin		2,000 00	2,000 00	2,525 00
Silver coin		245 00	435 50	200 00
U. S. and national bank notes		2,490 00	2,206 00	691 00
Totals		\$101,606 74	\$107,680 61	\$104,923 23
Liabilities.				
Capital stock paid in		\$30,400 00	\$45,000 00	\$50,000 00
Surplus fund				
Gross undivided earnings		1,654 56	3,323 68	5,240 63
Dividends unpaid				
Commercial deposits subject to check		56,024 08	45,449 92	29,933 17
Certificates of deposit		11,946 92	9,608 09	11,130 29
Savings deposits		1,213 24	3,925 93	3,200 26
Certified checks		337 94	337 94	303 94
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals		\$101,606 74	\$107,680 61	\$104,923 23

No. 74.

PEOPLE'S SAVINGS BANK, MT. PLEASANT.

Organized April 11, 1888.

HENRY DUTTMAN, *President*; J. A. CROWLEY, *Vice President*; JOHN F. RYAN, *Cashier*.

DIRECTORS—Henry Duttman, J. A. Crowley, John F. Ryan, Dennis Ryan, Alfred Southwick.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$50,942 31	\$52,976 53	\$53,827 57	\$50,724 68
Stocks, bonds and mortgages.....	52,068 18	56,851 41	55,101 86	54,216 58
Overdrafts.....	1,100 11	1,776 83	2,472 37	4,351 08
Banking house.....				
Furniture and fixtures.....	1,075 92	1,075 92	1,061 42	1,061 42
Other real estate.....	5,617 48			100 00
Current expenses and taxes paid.....	3,643 25	3,421 27	4,071 60	4,749 25
Interest paid.....	742 58	120 86	478 53	1,843 53
Due from banks in reserve cities.....	4,231 96	6,962 30	8,177 60	8,360 67
Due from other banks and bankers.....	9,268 25	9,157 58	9,747 87	17,645 09
Exchanges for clearing house.....				
Checks and cash items.....	182 87	1,312 70	2,227 06	1,889 29
Nickels and cents.....	5 59	1 28	30 91	26 67
Gold coin.....	1,060 00	2,600 00	3,015 00	300 00
Silver coin.....	69 10	116 90	333 45	154 30
U. S. and national bank notes.....	4,708 00	1,760 00	1,794 00	2,128 00
Totals.....	\$134,665 65	\$137,634 13	\$142,369 24	\$148,600 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,150 00	3,150 00	3,150 00
Gross undivided earnings.....	3,059 94	208 30	1,312 57	2,940 60
Dividends unpaid.....				
Commercial deposits subject to check.....	14,055 16	12,786 33	12,426 30	12,529 21
Certificates of deposit.....				
Savings deposits.....	53,983 25	64,989 50	68,980 37	78,980 90
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	5,617 30			
Bills payable.....		5,500 00	5,500 00	
Totals.....	\$134,665 65	\$137,634 13	\$142,369 24	\$148,600 81

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

J. W. MOON, *President*; J. F. DENSLOW, *Second Vice President*; F. E. HAMMOND, *Cashier*.

DIRECTORS—George Hume, C. C. Billingham, Henry Idema, J. W. Moon, F. E. Hammond, P. H. Wintermute, Paul S. Moon, H. N. Hovey, J. F. Denslow, William Carpenter, C. L. Thompson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$108,080 87	\$109,425 41	\$112,111 76	\$96,569 77
Stocks, bonds and mortgages.....	97,215 60	97,764 86	96,028 56	82,418 07
Overdrafts.....	5,608 74	494 29	305 29	44 85
Banking house.....				
Furniture and fixtures.....	1,800 00	2,550 00	2,550 00	2,550 00
Other real estate.....	11,729 44	12,278 44	12,409 18	22,851 65
Current expenses and taxes paid.....	1,724 56	53 28	2,190 07	3,051 60
Interest paid.....	899 74	15 07	866 85	572 12
Due from banks in reserve cities.....	11,608 26	16,501 06	10,405 12	21,481 28
Due from other banks and bankers.....	52 00			
Exchanges for clearing house.....	836 20	569 45	387 05	560 72
Checks and cash items.....	440 98	221 35	316 74	640 30
Nickels and cents.....	681 12	630 87	539 86	586 53
Gold coin.....	807 50	3,593 50	1,545 00	785 00
Silver coin.....	1,755 65	1,827 75	1,678 25	1,123 40
U. S. and national bank notes.....	11,988 00	9,220 00	8,895 00	14,119 00
Totals.....	\$254,693 16	\$255,143 35	\$250,173 23	\$247,554 39
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,750 00	8,000 00	8,000 00	8,000 00
Gross undivided earnings.....	6,549 25	2,703 68	6,485 25	10,569 89
Dividends unpaid.....		204 00	18 00	
Commercial deposits subject to check.....	23,734 53	29,298 06	17,257 81	21,440 62
Certificates of deposit.....	22,299 60	19,692 46	23,146 41	21,865 47
Savings deposits.....	129,170 06	123,276 27	128,400 80	136,331 93
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	10,189 72	78 88	2,410 03	146 48
Notes and bills rediscounted.....	5,000 00	7,500 00	4,455 34	
Bills payable.....				
Totals.....	\$254,693 16	\$255,143 35	\$250,173 23	\$247,554 39

REPORT OF THE COMMISSIONER OF

No. 19.

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

W. H. KLEINHANS, *President*; G. A. TRUMAN, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS—L. E. Knappen, N. A. Fuller, G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman, H. E. Dickinson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$63,675 26	\$66,425 77	\$67,294 50	\$68,316 73
Stocks, bonds and mortgages.....	11,715 86	11,257 26	9,898 74	11,000 42
Overdrafts.....	1,942 91	1,218 77	1,854 90	1,632 30
Banking house.....	2,073 54	2,073 54	2,073 54	2,073 54
Furniture and fixtures.....	1,417 80	1,417 80	1,417 80	1,417 30
Other real estate.....				
Current expenses and taxes paid.....	1,166 82	532 88	753 38	1,009 45
Interest paid.....	254 89	19 52	342 83	606 64
Due from banks in reserve cities.....	7,490 70	2,410 87	4,152 90	12,980 86
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	1,256 81	1,479 81	2,085 34	1,161 18
Nickels and cents.....	19 00	42 10	26 42	48 13
Gold coin.....	3,570 00	3,890 00	2,620 00	2,210 00
Silver coin.....	400 00	550 00	415 00	450 00
U. S. and national bank notes.....	2,274 00	1,344 00	2,065 00	2,005 00
Totals.....	\$97,455 59	\$98,001 82	\$95,004 85	\$105,970 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,280 00	3,800 00	3,800 00	3,800 00
Gross undivided earnings.....	1,782 82	161 18	1,028 45	2,651 59
Dividends unpaid.....				
Commercial deposits subject to check.....	8,161 59	8,065 72	6,207 93	16,417 06
Certificates of deposit.....	34,324 18	30,954 92	33,983 47	23,101 90
Savings deposits.....				
Certified checks.....				
Cashier's check outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$97,455 59	\$98,001 82	\$95,004 85	\$105,970 55

No. 123.

NEWBERRY SAVINGS BANK, NEWBERRY.

Organized October 1, 1891.

WILLIAM L. DUCY, *President*; JOSEPH STAFFORD, *Vice President*; S. N. DUTCHER, *Cashier*;
 GEORGE E. WALKER, *Assistant Cashier*.

DIRECTORS—S. N. Dutcher, William L. Ducey, Joseph Stafford, James C. Foster, George E. Walker.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$66,267 00	\$55,704 73	\$54,037 80	\$56,488 59
Stocks, bonds and mortgages	450 00	5,939 00	450 00	450 00
Overdrafts	1,607 69	2,429 07	2,752 78	688 61
Banking house				
Furniture and fixtures	1,207 80	1,207 80	1,207 80	1,207 80
Other real estate				
Current expenses and taxes paid	372 58	308 90	3 35	39 22
Interest paid	44 86	223 40		
Due from banks in reserve cities	13,588 34	15,153 05	16,599 06	16,187 70
Due from other banks and bankers	60 00	40 00	23 03	121 10
Exchanges for clearing house				
Checks and cash items	3 00	73 00	103 00	130 00
Nickels and cents	54 49	27 21	49 11	35 83
Gold coin	1,785 00	850 00	3,455 00	1,005 00
Silver coin	1,202 30	1,187 90	494 30	198 00
U. S. and national bank notes	4,312 00	583 00	210 00	2,799 00
Totals	\$80,955 06	\$84,231 56	\$79,384 73	\$79,300 35
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	500 00	500 00	500 00	500 00
Gross undivided earnings	2,644 79	3,742 88	615 56	1,703 43
Dividends unpaid				
Commercial deposits subject to check	43,723 89	37,300 24	33,747 07	37,389 88
Certificates of deposit	5,245 00	3,180 00	2,578 00	1,247 00
Savings deposits	13,841 33	14,478 44	16,944 10	13,459 99
Certified checks		150 00		
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$80,955 06	\$84,231 56	\$79,384 73	\$79,300 35

No. 127.

FIRST STATE SAVINGS BANK OF NILES, NILES.

Organized December 8, 1891.

GEORGE W. ROUGH, *President*; L. E. WOOD, *Vice President*; W. S. SINCLAIR, *Cashier*.

DIRECTORS—George W. Rough, E. F. Woodcock, L. E. Wood, Israel P. Hutton, E. A. Blakelee.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$14,934 66	\$33,177 82	\$32,142 77	\$19,775 96
Stocks, bonds and mortgages	24,494 78	24,444 78	24,419 78	24,508 48
Overdrafts				
Banking house				
Furniture and fixtures	500 00	500 00	500 00	500 00
Other real estate				
Current expenses and taxes paid	400 15	6 40	261 55	507 96
Interest paid				
Due from banks in reserve cities	1,326 58	1,342 74	2,750 91	11,523 11
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	238 18	708 81	526 67	544 98
Nickels and cents	19 67	7 26	15 58	6 75
Gold coin	154 50	5 00	160 00	445 00
Silver coin	38 40	91 06	147 00	56 90
U. S. and national bank notes	247 00	1,495 00	331 00	661 00
Totals	\$42,404 17	\$51,713 36	\$51,255 26	\$58,529 12
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Gross undivided earnings	1,113 48	85 66	221 71	597 50
Dividends unpaid		225 00	50 00	
Commercial deposits subject to check				
Certificates of deposit				
Savings deposits	15,290 69	25,452 70	24,983 55	31,981 62
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$42,404 17	\$51,713 36	\$51,255 26	\$58,529 12

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

FREDERICK B. HOWARD, *President*; ALBERT S. SHOLES, *Vice President*; C. W. BALLARD, *Cashier*;
W. MAHON, *Assistant Cashier*.DIRECTORS—George Peck, F. B. Howard, Charles Ballard, C. W. Ballard, A. S. Sholes, William Mahon,
James E. Leete, John E. Coope.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$48,154 87	\$48,083 43	\$54,529 40	\$50,660 31
Stocks, bonds and mortgages	26,847 08	25,632 08	25,088 38	24,538 33
Overdrafts	73 14	21 03	290 13	232 07
Banking house	3,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				250 00
Current expenses and taxes paid	744 54	3 80	869 43	1,992 55
Interest paid	476 50	35 40	223 21	458 63
Due from banks in reserve cities	8,296 98	10,670 83	4,821 34	15,514 97
Due from other banks and bankers	374 72	70 40	1,500 00	1,497 20
Exchanges for clearing house				
Checks and cash items	274 42	11 55	58 00	90 00
Nickels and cents	92 47	99 04	7 99	50 47
Gold coin	2,150 00	1,082 50	1,437 50	2,517 50
Silver coin	1,326 80	1,110 35	1,011 30	1,578 40
U. S. and national bank notes	1,629 00	2,880 00	2,866 00	5,609 00
Totals	\$98,989 82	\$93,700 41	\$96,201 63	\$108,984 48
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,250 00	2,500 00	2,500 00	2,500 00
Gross undivided earnings	3,702 80	1,405 37	2,588 27	5,669 25
Dividends unpaid				
Commercial deposits subject to check	10,085 53	9,773 97	11,516 51	17,494 88
Certificates of deposit	27,314 64	29,615 32	29,478 86	33,155 85
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			167 99	
Notes and bills rediscounted				
Bills payable	587 05	406 75		164 47
Totals	\$98,989 82	\$93,700 41	\$96,201 63	\$108,984 48

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1893.

J. M. SWIFT, *President*; WILLIAM P. YERKES, *Vice President*; L. A. BARBITT, *Cashier*.

DIRECTORS—John M. Swift, Erwin A. Chapman, Lawrence W. Simmons, Caleb J. Sprague, J. Morrell Simmons, William P. Yerkes, F. G. Ferrill.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$47,972 80	\$55,904 79	\$51,941 18	\$51,465 14
Stocks, bonds and mortgages	15,625 00	17,225 00	17,275 00	17,875 00
Overdrafts				
Banking house	2,245 14	2,574 69	2,578 69	2,588 41
Furniture and fixtures	1,321 45	1,321 45	1,380 45	1,330 80
Other real estate				
Current expenses and taxes paid	627 22	1,024 91	1,224 16	45 06
Interest paid	396 59	817 74	1,065 55	8 05
Due from banks in reserve cities	9,504 15	8,584 71	7,939 53	10,587 96
Due from other banks and bankers			15 00	
Exchanges for clearing house				
Checks and cash items	51 50	33 00	25 00	53 21
Niels and cents	69 33	55 51	140 56	71 80
Gold coin	1,500 00	1,200 00	1,200 00	1,300 00
Silver coin	212 50	50 00	500 00	340 00
U. S. and national bank notes	2,412 00	1,216 00	2,259 00	3,586 00
Totals	\$81,937 23	\$89,956 80	\$88,494 12	\$89,050 92
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	100 00	100 00	100 00	300 00
Gross undivided earnings	1,706 40	2,810 83	2,833 30	288 91
Dividends unpaid				1,500 00
Commercial deposits subject to check	13,819 32	15,895 17	12,917 16	13,365 29
Certificates of deposit	28,029 70	28,513 40	29,430 82	30,538 76
Savings deposits	13,782 81	12,637 40	12,322 84	13,002 96
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		5,000 00	5,000 00	5,000 00
Bills payable				
Totals	\$81,937 23	\$89,956 80	\$88,494 12	\$89,050 92

No. 20.

IOSCO COUNTY SAVINGS BANK, OSCODA.

Organized May 15, 1889.

ROBERT K. GOWANLOCK, *President*; E. F. HOLMES, *Vice President*; R. S. DODDS, *Cashier*;
 GEORGE McNICOL, *Assistant Cashier*.

DIRECTORS—William V. Penoyer, R. K. Gowanlock, Edwin F. Holmes, Charles R. Henry, A. H. Fish,
 Charles O. Duncan, R. S. Dodds.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$161,082 66	\$164,691 16	\$179,506 02	\$181,315 06
Stocks, bonds and mortgages	17,871 31	12,451 72	12,451 72	21,651 72
Overdrafts	422 20	771 23	664 88	101 66
Banking house	2,728 78	2,728 78	2,728 78	2,728 78
Furniture and fixtures	531 20	531 20	531 20	531 20
Other real estate	538 84	538 84	538 84	538 84
Current expenses and taxes paid	1,063 70	35 24	519 87	1,369 45
Interest paid	446 43	128 28	333 22	2,159 06
Due from banks in reserve cities	26,053 16	15,679 40	20,950 05	7,530 81
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	563 36	378 91	322 67	2,256 94
Nickels and cents	394 33	412 23	440 67	224 05
Gold coin	3,510 00	3,440 00	2,985 00	2,365 00
Silver coin	712 00	815 00	412 00	712 00
U. S. and national bank notes	5,530 00	7,847 00	4,186 00	4,463 00
Totals.....	\$231,445 97	\$209,444 99	\$226,870 92	\$228,993 56
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	4,800 00	5,105 00	5,105 00	5,105 00
Gross undivided earnings	6,869 84	2,282 25	4,843 66	8,201 12
Dividends unpaid		250 00	115 00	52 50
Commercial deposits subject to check	51,272 13	37,123 50	53,218 87	45,716 85
Certificates of deposit				
Savings deposits	118,504 00	113,513 85	112,488 39	119,918 08
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		770 39		
Notes and bills rediscounted				
Bills payable				
Totals.....	\$231,445 97	\$209,444 99	\$226,870 92	\$228,993 56

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

C. S. WILLIAMS, *President*; CHARLES E. RIGLEY, *Vice President*; A. D. WHIPPLE, *Cashier*;
J. C. VAN CAMP, *Assistant Cashier*.

DIRECTORS—Charles S. Williams, William A. Woodard, Edwin A. Gould, Charles E. Rigley,
Frederick H. Gould, Charles W. Gale, Asa D. Whipple.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$178,388 52	\$173,690 05	\$177,963 71	\$183,620 47
Stocks, bonds and mortgages	55,976 57	44,504 00	45,537 00	41,979 00
Overdrafts	510 05	1,014 70	801 86	1,518 85
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	1,800 00	11,800 00	11,800 00	11,800 00
Current expenses and taxes paid	1,408 48	54 51	1,326 17	2,167 44
Interest paid	1,635 68	177 98	1,326 94	1,955 40
Due from banks in reserve cities	9,831 50	15,680 15	23,497 66	13,633 25
Due from other banks and bankers				263 86
Exchanges for clearing house				
Checks and cash items	133 83	635 28	3,740 05	780 00
Nickels and cents	714 43	827 40	913 84	1,061 40
Gold coin	195 00	290 00	680 00	1,335 00
Silver coin	6,168 10	6,278 75	5,212 80	4,405 40
U. S. and national bank notes	5,754 00	3,947 00	2,983 00	6,641 00
Totals	\$278,006 16	\$274,699 82	\$291,272 33	\$287,201 16
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	16,000 00	16,500 00	16,500 00	16,500 00
Gross undivided earnings	2,205 08	508 43	1,771 01	3,995 60
Dividends unpaid				
Commercial deposits subject to check	29,999 28	29,671 96	40,317 24	37,473 75
Certificates of deposit	46,357 06	23,020 16	33,196 87	23,916 03
Savings deposits	83,444 81	99,999 27	99,547 21	100,315 60
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$278,006 16	\$274,699 82	\$291,272 33	\$287,201 16

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WILLIAM J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.

DIRECTORS—J. C. Predmore, Allen Hosmer, L. W. Stanton, John D. Hagerman, Charles F. Tunstead, N. H. Crawford, William J. Tunstead, C. L. Randall, Clarence E. Stanton.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$70,540 58	\$72,170 02	\$72,208 64	\$76,639 11
Stocks, bonds and mortgages.....	7,295 00	7,295 00	7,295 00	7,295 00
Overdrafts.....	149 02	30 12	499 63	29 71
Banking house.....	2,995 83	2,986 83	2,478 30	3,638 31
Furniture and fixtures.....	500 00	500 00	1,915 89	1,915 89
Other real estate.....				
Current expenses and taxes paid.....	839 48	72 52	787 11	1,335 24
Interest paid.....	224 37	8 32	175 61	278 90
Due from banks in reserve cities.....	7,392 86	2,091 64	4,207 44	5,492 72
Due from other banks and bankers.....			68 24	300 00
Exchanges for clearing house.....				
Checks and cash items.....	80 38	787 50	100 74	267 92
Nickels and cents.....	76 18	125 22	156 07	164 10
Gold coin.....	372 50	515 00	847 50	1,010 00
Silver coin.....	199 70	520 65	201 70	225 45
U. S. and national bank notes.....	4,189 00	4,526 00	3,782 00	2,902 00
Totals.....	\$94,805 91	\$91,573 84	\$95,698 87	\$101,580 45
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings.....	7,738 41	7,827 77	8,861 43	10,797 33
Dividends unpaid.....				
Commercial deposits subject to check.....	17,792 58	12,972 64	14,745 23	16,800 69
Certificates of deposit.....	\$1,377 48	30,263 62	27,971 85	29,954 72
Savings deposits.....				
Certified checks.....				25 00
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	2,897 44	6,008 80	9,120 16	8,942 71
Bills payable.....				
Totals.....	\$94,805 91	\$91,573 84	\$95,698 87	\$101,580 45

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

F. W. SELLIOK, *President*; JOHN W. FREE, *Cashier*.DIRECTORS—John Lyle, F. W. Sellick, William J. Sellick, W. M. Lyle, W. R. Sellick, J. J. Woodman
John W. Free, Daniel Fisher.

Resources.	Report of May 4.	Report of July 16.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$96,508 40	\$92,017 63	\$89,063 13	\$85,799 95
Stocks, bonds and mortgages	10,583 20	9,957 90	9,792 90	11,765 40
Overdrafts	838 68	457 93	652 62	424 94
Banking house				
Furniture and fixtures	3,005 27	3,005 27	3,005 27	3,005 27
Other real estate	794 50	761 12	761 12	761 12
Current expenses and taxes paid	1,125 71	52 58	678 72	1,033 12
Interest paid				
Due from banks in reserve cities	2,649 74	2,355 19	12,040 06	8,912 76
Due from other banks and bankers	822 50	791 25	834 50	500 00
Exchanges for clearing houses				
Checks and cash items	2,445 00	2,167 63	2,140 60	1,191 89
Nickels and cents	15 76	26 25	21 36	20 06
Gold coin	1,175 00	1,000 00	1,245 00	1,000 00
Silver coin	622 50	224 50	520 50	441 50
U. S. and national bank notes	2,098 00	2,987 00	2,059 00	4,451 00
Totals	\$124,699 36	\$115,874 35	\$123,884 87	\$119,217 11
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,629 05	2,800 00	2,800 00	2,800 00
Gross undivided earnings	1,580 99	421 48	947 51	3,148 98
Dividends unpaid				
Commercial deposits subject to check	30,288 39	16,911 64	21,818 28	19,948 60
Certificate of deposit	29,230 93	37,741 23	43,269 08	43,419 53
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable		8,000 00	5,000 00	
Totals	\$124,699 36	\$115,874 35	\$123,884 87	\$119,217 11

THE BANKING DEPARTMENT.

161

No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

L. M. MARSHALL, *President*; C. H. CALKINS, *Vice President*; C. M. SPALDING, *Cashier*;
L. C. WATKINS, *Assistant Cashier*.

DIRECTORS—L. M. Marshall, L. C. Watkins, Maria J. Huntington, G. R. Brandt, R. S. Olcott,
C. H. Calkins.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$19,265 31	\$19,299 54	\$20,669 57	\$20,881 78
Stocks, bonds and mortgages	1,825 00	1,825 00	1,825 00	1,825 00
Overdrafts				
Banking house	2,400 96	2,400 96	2,400 96	2,400 96
Furniture and fixtures	1,497 24	1,497 24	1,497 24	1,497 24
Other real estate				
Current expenses and taxes paid	248 80	361 95	534 70	669 70
Interest paid	179 79	260 89	303 53	567 00
Due from banks in reserve cities	9,874 14	15,701 57	9,248 02	11,259 88
Due from other banks and bankers	795 82	835 82	824 12	2,255 07
Exchanges for clearing house				
Checks and cash items	38 53			49 00
Nickels and cents	49 04	11 57	9 63	1 03
Gold coin	4,820 00	3,775 00	3,590 00	3,570 00
Silver coin	350 00	70 00	210 00	14 00
U. S. and national bank notes	267 00	20 00	1,928 00	350 00
Totals	\$41,651 18	\$46,069 04	\$48,140 79	\$45,360 21
Liabilities.				
Capital stock paid in	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund	1,300 00	1,300 00	1,300 00	1,300 00
Gross undivided earnings	785 88	1,114 84	1,514 64	2,124 56
Dividends unpaid				
Commercial deposits subject to check	5,292 60	7,140 41	5,423 02	7,978 89
Certificates of deposit	12,523 00	15,408 00	14,969 96	14,098 49
Savings deposits	4,749 65	5,096 29	3,933 17	3,848 77
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$41,651 18	\$46,069 04	\$48,140 79	\$45,360 21

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 31, 1891.

IRA CHICHESTER, *President*; F. I. CHICHESTER, *Vice President*; G. J. ROBINSON, *Cashier*.

DIRECTORS—Ira Chichester E. E. Chichester, F. I. Chichester, G. J. Robinson, M. E. Robinson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$56,653 15	\$51,838 12	\$67,335 60	\$60,490 40
Stocks, bonds and mortgages	26,228 68	18,078 18	16,638 48	20,756 53
Overdrafts	1,062 56	123 71	174 37	169 72
Banking house				
Furniture and fixtures	2,982 60	2,982 60	2,982 60	2,982 60
Other real estate				
Current expenses and taxes paid	1,028 98	192 85	1,081 95	1,670 83
Interest paid	279 39	164 15	309 14	331 23
Due from banks in reserve cities	3,006 89	2,612 78	3,300 79	2,700 97
Due from other banks and bankers	37 00	5,790 63	30 00	
Exchanges for clearing house				
Checks and cash items	100 17	496 37	82 34	104 13
Nickels and cents	27 25	63 04	136 23	195 05
Gold coin	120 00	\$15 00	615 00	210 00
Silver coin	644 25	217 35	980 70	1,041 45
U. S. and national bank notes	4,581 00	7,019 00	5,074 00	7,230 00
Totals	\$96,776 92	\$99,893 78	\$104,376 20	\$104,932 91
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	825 00	825 00	825 00	825 00
Gross undivided earnings	1,732 18	296 35	1,734 45	2,776 79
Dividends unpaid				
Commercial deposits subject to check	13,089 35	16,895 76	24,617 06	20,515 96
Certificates of deposit	26,723 43	22,086 67	26,965 73	25,796 84
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			283 96	78 32
Notes and bills rediscounted	4,406 96			
Bills payable				5,000 00
Totals	\$96,776 92	\$99,893 78	\$104,376 20	\$104,932 91

No. 99.

PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

E. C. LEACH, *President*; L. H. BENNETT, *Vice President*; E. K. BENNETT, *Cashier*;
C. A. FISHER, *Assistant Cashier*.DIRECTORS—E. C. Leach, L. H. Bennett, I. N. Starkweather, J. R. Hoste, William Geer, J. B. Tillotson,
George S. Van Sickle, L. C. Hough, T. V. Quackenbush.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$121,521 53	\$118,620 09	\$118,970 54	\$121,362 86
Stocks, bonds and mortgages	38,065 42	38,553 77	39,753 77	39,753 77
Overdrafts	2,161 98	542 27	1,479 89	753 58
Banking house	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures	2,198 86	2,198 86	2,198 86	2,198 86
Other real estate				
Current expenses and taxes paid	832 49	156 59	513 95	1,080 76
Interest paid	433 89	19 18	539 05	1,962 81
Due from banks in reserve cities	12,004 00	10,846 78	9,855 28	12,173 19
Due from other banks and bankers		15 00	15 00	15 00
Exchanges for clearing house				
Checks and cash items	2,434 13	1,917 21	2,017 72	2,969 24
Nickels and cents	49	39 62	37 92	12 59
Gold coin	2,105 00	2,427 50	2,362 50	2,155 00
Silver coin	1,175 10	1,405 95	1,962 75	1,321 25
U. S. and national bank notes	2,467 00	2,350 00	2,297 00	1,270 00
Totals	\$157,500 08	\$181,722 82	\$179,594 03	\$190,594 01
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	9,000 00	9,500 00	9,500 00	9,500 00
Gross undivided earnings	2,898 67	451 15	1,113 62	2,125 69
Dividends unpaid	180 00	935 00	287 50	227 50
Commercial deposits subject to check	23,839 41	31,708 97	28,853 29	31,682 48
Certificates of deposit	38,361 53	26,068 27	26,562 13	29,277 30
Savings deposits	57,720 42	62,464 42	63,277 34	67,781 04
Certified checks				
Cashier's check outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$187,500 08	\$181,722 82	\$179,594 03	\$190,594 01

REPORT OF THE COMMISSIONER OF

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organised December 24, 1892.

JOHN D. NORTON, *President*; G. JACOBS, *Vice President*; B. S. TREGENT, *Cashier*;
F. G. JACOBS, *Assistant Cashier*.

DIRECTORS—John D. Norton, B. S. Tregent, Charles Dawson, G. Jacobs, Abram Parker, C. G. Freeman,
C. R. Crofoot.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$393,327 50	\$423,702 04	\$390,935 22	\$381,957 95
Stocks, bonds and mortgages	59,552 73	64,601 31	64,905 31	66,555 41
Overdrafts	6,708 48	2,395 01	6,263 06	2,781 31
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	10,000 00	10,000 00	-----	-----
Current expenses and taxes paid	2,816 39	165 65	1,635 77	2,651 94
Interest paid	-----	-----	-----	-----
Due from banks in reserve cities	29,644 77	25,348 60	25,749 44	43,412 56
Due from other banks and bankers	831 72	1,867 77	1,987 63	2,592 90
Exchanges for clearing house	-----	-----	-----	-----
Checks and cash items	340 48	631 94	1,450 65	1,091 24
Nickels and cents	395 00	526 90	800 74	528 46
Gold coin	4,900 00	2,900 00	2,600 00	1,300 00
Silver coin	1,000 00	800 00	1,100 00	700 00
U. S. and national bank notes	7,422 00	14,700 00	17,191 00	22,756 00
Totals	\$525,385 07	\$555,689 22	\$523,668 82	\$535,277 77
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Gross undivided earnings	9,681 83	5,217 43	8,147 83	11,828 09
Dividends unpaid	-----	404 00	20 00	-----
Commercial deposits subject to check	122,111 71	147,541 90	109,411 31	102,779 54
Certificates of deposit	209,801 54	216,366 33	216,485 07	230,651 00
Savings deposits	70,662 41	80,141 43	85,850 17	86,179 67
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	627 58	627 58	754 44	779 47
Notes and bills rediscounted	-----	2,340 45	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$525,385 07	\$555,689 22	\$523,668 82	\$535,277 77

No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC,

Organized December 29, 1892.

BYRON G. STOUT, *President*; JOSHUA HILL, *Vice President*; C. W. FRENCH, *Cashier*;
D. H. POWER, *Assistant Cashier*.DIRECTORS—Byron G. Stout, Edward C. Smith, Charles W. French, Joshua Hill, Thaddeus A. Smith,
D. H. Power, H. F. Messenger.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$111,257 19	\$123,392 25	\$112,073 97	\$112,476 50
Stocks, bonds and mortgages	29,856 66	32,970 00	35,057 50	44,232 50
Overdrafts	912 85	54 32	57 28	34 52
Banking house				
Furniture and fixtures	2,889 42	2,800 00	2,800 00	2,225 00
Other real estate				
Current expenses and taxes paid	1,322 65	28 59	1,181 26	1,843 92
Interest paid	276 14	49 96	261 12	1,651 97
Due from banks in reserve cities	5,042 50	2,405 82	3,000 76	17,326 24
Due from other banks and bankers	4,766 23	3,247 31	1,925 00	1,445 00
Exchanges for clearing house				
Checks and cash items	352 96	306 24	444 81	1,888 54
Nickels and cents	198 38	128 30	50 29	87 75
Gold coin	5,855 00	7,540 00	6,862 50	6,552 50
Silver coin	1,032 30	603 70	504 00	633 25
U. S. and national bank notes	7,286 00	6,889 00	6,933 00	5,201 00
Totals	\$171,655 83	\$181,415 49	\$176,820 69	\$197,648 79
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund		500 00	500 00	500 00
Gross undivided earnings	4,582 75	1,093 91	2,636 03	5,041 46
Dividends unpaid		60 00		
Commercial deposits subject to check	17,233 00	18,241 99	15,615 83	27,190 24
Certificates of deposit	20,273 75	32,932 22	35,453 98	36,669 16
Savings deposits	67,995 36	77,804 08	71,273 11	75,828 44
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,570 97	733 29	1,336 74	2,359 39
Notes and bills rediscounted				
Bills payable				
Totals	\$171,655 83	\$181,415 49	\$176,820 69	\$197,648 79

REPORT OF THE COMMISSIONER OF

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1883.

CHARLES A. WARD, *President*; WILLIAM HARTSUFF, *Vice President*; JOHN W. PORTER, *Cashier*.

DIRECTORS—S. L. Ballentine, John G. O'Neill, William Hartsuff, Charles A. Ward, J. A. Davidson, D. N. Runnels, Robert Walsh, A. D. Bennett, John W. Porter.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$208,972 12	\$206,576 75	\$274,968 83	\$267,733 50
Stocks, bonds and mortgages.....	162,768 58	164,044 63	169,584 62	162,833 62
Overdrafts.....	949 80	1,061 80	77 01	505 36
Banking house.....	27,600 00	27,600 00	27,600 00	27,600 00
Furniture and fixtures.....	2,200 00	2,200 00	2,200 00	2,200 00
Other real estate.....	400 00	400 00	400 00	400 00
Current expenses and taxes paid.....	2,708 47	124 43	1,853 28	2,152 98
Interest paid.....	2,649 31	128 48	2,693 07	2,459 22
Due from banks in reserve cities.....	33,673 29	41,140 42	41,178 89	61,790 92
Due from other banks and bankers.....	453 47	787 51	12,431 78	1,352 36
Exchanges for clearing house.....	1,104 78	1,323 75	1,373 88	943 20
Checks and cash items.....	656 62	2,753 47	1,332 82	875 74
Nickels and cents.....	173 16	108 43	209 73	98 61
Gold coin.....	832 50	2,772 50	4,792 50	1,087 50
Silver coin.....	1,657 95	609 00	827 50	2,606 50
U. S. and national bank notes.....	10,543 00	23,256 00	15,865 00	32,150 00
Totals.....	\$458,368 05	\$474,896 66	\$558,428 96	\$569,789 50
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Gross undivided earnings.....	22,632 34	15,718 28	19,508 72	24,312 77
Dividends unpaid.....				
Commercial deposits subject to check.....	79,897 19	108,783 77	175,331 91	161,032 39
Certificates of deposit.....	53,356 64	47,815 17	57,897 43	63,720 53
Savings deposits.....	182,072 88	182,077 87	185,208 55	200,160 12
Certified checks.....	500 00			
Cashier's checks outstanding.....				
Due to banks and bankers.....		302 12	502 25	1,513 69
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$458,368 05	\$474,896 66	\$558,428 96	\$569,789 50

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY McMORRAN, *President*; JAMES H. WHITE, *Vice President*; CHARLES F. HARRINGTON, *Cashier*;
C. D. THOMPSON, *Assistant Cashier*,

DIRECTORS—James H. White, Nelson Mills, Edward Vincent, Henry McMorran, Charles F. Harrington.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$369,586 19	\$336,556 15	\$280,871 70	\$276,740 66
Stocks, bonds and mortgages	203,769 49	211,963 20	180,534 96	188,758 60
Overdrafts	2,610 04	2,417 75	5,712 88	2,738 84
Banking house				
Furniture and fixtures	2,350 00	2,350 00	2,350 00	2,350 00
Other real estate				
Current expenses and taxes paid	2,243 92	43 15	1,687 36	3,330 14
Interest paid	2,597 06	3,346 42	3,590 16	9,689 20
Due from banks in reserve cities	45,753 13	76,541 35	40,280 66	50,583 55
Due from other banks and bankers	18 05	97 00	100 00	298 60
Exchanges for clearing house	1,870 06	1,438 50	2,254 27	842 21
Checks and cash items				
Nickels and cents	219 01	73 00	53 60	9 00
Gold coin	235 00	205 00	1,280 00	72 50
Silver coin	1,777 10	872 80	18 00	78 25
U. S. and national bank notes	24,146 00	20,742 00	4,006 00	15,449 00
Totals	\$562,325 05	\$546,714 32	\$523,083 49	\$546,925 55
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Gross undivided earnings	59,989 60	48,145 72	51,140 57	57,522 96
Dividends unpaid		590 00	15 00	15 00
Commercial deposits subject to check	66,195 97	61,610 67	58,596 55	58,233 52
Certificates of deposit	61,963 13	60,234 78	42,237 73	35,253 17
Savings deposits	249,598 43	254,440 65	246,494 88	249,698 40
Certified checks	1,102 50	1,102 50	1,102 50	1,102 50
Cashier's checks outstanding		600 00	500 00	
Due to banks and bankers	2,453 23		1,951 21	
Notes and bills rediscounted				25,000 00
Bills payable				
Totals	\$562,325 05	\$546,714 32	\$523,083 49	\$546,925 55

No. 98.

SAINT CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 23, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; STEPHEN MOORE, *Second Vice President*;
 GEORGE W. MOORE, *Cashier*; F. T. MOORE, *Assistant Cashier*.

DIRECTORS—J. Bernatz, S. Armstrong, S. W. Vance, E. G. Spalding, J. B. Hull, Stephen Moore,
 Charles Wellman.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$140,832 99	\$145,944 66	\$142,285 68	\$160,089 08
Stocks, bonds and mortgages.....	56,031 01	57,124 38	57,035 39	60,227 55
Overdrafts	331 18	551 92	794 61	639 94
Banking house		699 28	3,637 93	5,391 66
Furniture and fixtures	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate				
Current expenses and taxes paid	1,625 09	478 58	1,381 49	236 52
Interest paid.....	1,692 87	1,096 61	1,907 14	7 10
Due from banks in reserve cities.....	14,471 33	16,719 51	23,996 64	20,960 57
Due from other banks and bankers.....	4,845 51	4,328 76	4,302 95	3,929 51
Exchanges for clearing house.....				
Checks and cash items	1,926 76	2,543 95	2,778 67	3,743 09
Nickels and cents	144 99	213 49	177 80	243 13
Gold coin	640 00	1,080 00	965 00	753 50
Silver coin	1,165 45	2,228 60	498 00	520 35
U. S. and national bank notes	2,105 00	3,951 00	1,929 00	1,543 00
Totals	\$227,712 68	\$238,815 74	\$243,640 30	\$261,371 94
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	19,000 00	20,000 00	20,000 00	20,000 00
Gross undivided earnings.....	5,120 85	3,071 71	5,377 99	4,473 09
Dividends unpaid.....		36 00		220 00
Commercial deposits subject to check.....	46,935 49	49,153 35	51,405 54	54,261 57
Certificates of deposit	5,000 00	10,000 00	39,376 54	51,011 48
Savings deposits	101,593 34	106,534 68	77,230 33	80,353 53
Certified checks.....			250 00	
Cashier's checks outstanding.....				548 27
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$227,712 68	\$238,815 74	\$243,640 30	\$261,371 94

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; GEORGE G. CLARK, *Vice President*; WILLIAM B. NORTHPROP, *Cashier*.DIRECTORS—Adelbert E. Chapman, Henry F. Doty, George G. Clark, Frank M. Stewart,
William B. Northrop.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$47,215 47	\$44,942 24	\$47,878 24	\$102,419 81
Stocks, bonds and mortgages	13,625 00	13,625 00	14,225 00	13,225 00
Overdrafts	65 53	424 14	485 63	1,759 50
Banking house				
Furniture and fixtures	1,025 00	1,025 00	1,025 00	1,025 00
Other real estate				
Current expenses and taxes paid	682 40	3 21	292 41	626 45
Interest paid	408 56	62 27	211 12	523 65
Due from banks in reserve cities	10,576 15	7,098 37	9,085 26	35,100 80
Due from other banks and bankers	142 27	3,167 67	651 93	
Exchanges for clearing house				
Checks and cash items	4,313 54	692 45	2,247 41	1,650 88
Nickels and cents	45 93	67 51	68 50	20 92
Gold coin	7,000 00	6,067 59	6,000 00	6,500 00
Silver coin	409 00	389 00	240 00	530 00
U. S. and national bank notes	1,854 00	2,900 00	2,610 00	3,380 00
Totals	\$87,367 85	\$81,484 38	\$84,870 50	\$166,761 81
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,600 00	2,000 00	2,000 00	3,000 00
Gross undivided earnings	3,017 89	581 57	1,244 73	3,246 21
Dividends unpaid				
Commercial deposits subject to check	6,491 93	6,284 56	10,105 53	15,335 09
Certificates of deposit	50,257 98	46,513 23	45,520 19	119,649 91
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$87,367 85	\$81,484 38	\$84,870 50	\$166,761 81

No. 125.

AMERICAN COMMERCIAL AND SAVINGS BANK, SAGINAW.

Organized November 23, 1891.

ISAAC BEARINGER, *President*; WILLIAM L. WEBBER, *Vice President*; W. G. EMERICK, *Cashier*.

DIRECTORS—M. Winkler, H. T. Wiekos, George W. Weadock, Conrad Fay, Isaac Bearinger, W. L. Webber, Henry Passolt, John H. Qualmann, A. P. Brewer.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$344,127 34	\$379,721 16	\$368,502 34	\$404,527 13
Stocks, bonds and mortgages	24,800 00	24,800 00	24,800 00	24,800 00
Overdrafts	633 68	2,402 27	212 87	675 31
Banking house				
Furniture and fixtures	2,414 82	2,414 82	2,414 82	2,414 82
Other real estate				
Current expenses and taxes paid	2,281 86	133 00	3,384 96	4,702 69
Interest paid	488 09	189 41	513 11	392 62
Due from banks in reserve cities	7,713 65	16,596 10	17,193 24	20,065 14
Due from other banks and bankers				1,737 25
Exchanges for clearing house	1,700 24	902 81	1,839 52	626 71
Checks and cash items	847 24	4,078 85	283 95	101 30
Nickels and cents	36 46	244 52	167 32	191 23
Gold coin	5,100 00	5,142 60	5,100 00	5,135 00
Silver coin	1,531 80	2,145 25	1,778 65	1,439 65
U. S. and national bank notes	14,021 00	15,969 00	14,162 00	19,491 00
Totals	\$405,801 38	\$455,738 69	\$440,257 80	\$496,839 90
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings	12,054 59	11,756 26	15,364 48	22,223 37
Dividends unpaid				
Commercial deposits subject to check	109,334 44	111,986 55	121,172 53	209,166 86
Certificates of deposit	40,114 71	43,112 20	51,368 64	71,492 20
Savings deposits	61,900 52	68,027 89	68,125 13	72,341 62
Certified checks				
Cashier's checks outstanding		100 00		
Due to banks and bankers	7,412 79	6,089 28	2,617 32	1,612 62
Notes and bills rediscounted	64,483 33	99,666 51	70,179 60	9,002 23
Bills payable				
Totals	\$405,801 38	\$455,738 69	\$440,257 80	\$496,839 90

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

M. BUTMAN, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Cashier*;
J. D. LELAND, *Assistant Cashier*.

DIRECTORS—Benton Hanchett, Thomas Merrill, W. S. Green, James E. Vincent, C. L. Ring, P. Bauer,
M. Butman, C. A. Rust, D. W. Briggs.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$1,015,277 63	\$1,008,913 68	\$984,102 88	\$1,127,472 62
Stocks, bonds and mortgages.....	26,760 12	24,205 68	24,205 68	24,205 68
Overdrafts.....	263 42	120 92	588 64	53 19
Banking house.....	5,700 00	5,700 00	5,700 00	5,700 00
Furniture and fixtures.....	7,309 58	6,300 00	6,300 00	6,300 00
Other real estate.....				
Current expenses and taxes paid.....	4,390 78	83 22	3,123 20	5,378 92
Interest paid.....				11,477 12
Due from banks in reserve cities.....	161,917 02	157,943 92	157,951 34	223,394 71
Due from other banks and bankers.....	1,279 69	1,985 74	16,948 12	587 17
Exchanges for clearing house.....	985 31	543 33		
Checks and cash items.....	73	16 85	3,376 10	129 75
Nickels and cents.....	164 51	196 41	242 26	253 15
Gold coin.....	25,475 00	25,125 00	25,000 00	25,000 00
Silver coin.....	2,737 00	1,400 00	1,794 00	1,501 00
U. S. and national bank notes.....	37,587 00	22,230 00	23,431 00	26,799 00
Totals.....	\$1,299,798 09	\$1,234,881 75	\$1,287,737 17	\$1,463,252 31
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	55,000 00	60,000 00	60,000 00	60,000 00
Gross undivided earnings.....	47,849 10	40,543 59	47,500 02	73,226 63
Dividends unpaid.....		500 00	100 00	
Commercial deposits subject to check.....	562,598 23	464,020 77	462,214 00	564,969 09
Certificates of deposit.....	239,254 47	264,522 35	402,263 23	453,229 20
Savings deposits.....				
Certified checks.....		200 00		
Cashier's checks outstanding.....				
Due to banks and bankers.....	25,195 59	105,085 04	115,680 82	112,827 20
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,299,798 09	\$1,234,881 75	\$1,287,737 17	\$1,463,252 31

No. 38.

PEOPLE'S SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS—G. Corning, B. F. Webster, John J. Rupp, J. Schwartz, William B. Baum, J. F. Boynton, H. A. Batchelor, L. P. Mason, J. W. Howry, H. T. Wickes.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$281,890 73	\$272,513 64	\$278,423 43	\$266,676 61
Stocks, bonds and mortgages.....	136,268 68	188,047 08	137,613 17	134,484 39
Overdrafts.....	688 96	765 63	1,860 27	1,880 96
Banking house.....				
Furniture and fixtures.....	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate.....	1,600 00	1,600 00	1,600 00	1,600 00
Current expenses and taxes paid.....	2,049 47	44 65	3,197 98	4,124 94
Interest paid.....	196 08	29 43	113 65	883 88
Due from banks in reserve cities.....	52,297 51	70,510 42	66,883 43	70,087 16
Due from other banks and bankers.....	369 63	647 69	70 92	
Exchanges for clearing house.....	1,261 85	428 89	513 35	490 74
Checks and cash items.....	86 60	218 82	547 00	612 00
Nickels and cents.....	27 57	24 12	26 97	24 57
Gold coin.....	9,095 00	8,262 50	8,765 00	9,020 00
Silver coin.....	786 50	827 75	837 00	626 50
U. S. national bank notes.....	5,081 00	3,597 00	2,568 00	3,834 00
Totals.....	\$499,894 20	\$502,317 05	\$502,808 79	\$498,075 45
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	45,000 00	50,000 00	50,000 00	50,000 00
Gross undivided earnings.....	13,441 72	4,798 05	10,629 25	17,196 97
Dividends unpaid.....				
Commercial deposits subject to check.....	79,191 02	90,093 99	87,788 81	76,469 71
Certificates of deposit.....	23,889 91	26,965 08	27,999 71	28,291 81
Savings deposits.....	278,996 99	280,824 98	276,891 02	275,943 29
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	374 56			173 67
Notes and bills rediscounted.....	18,500 00			
Bills payable.....				
Totals.....	\$499,894 20	\$502,317 05	\$502,808 79	\$498,075 45

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON T. BLISS, *President*; LORENZO T. DURAND, *Vice President*; RICHARD KHUEN, *Treasurer*.

DIRECTORS—Lorenzo T. Durand, William Meye, Charles E. Brenner, A. P. Bliss, Richard Khuen, Aaron T. Bliss, John L. Jackson, Ezra Rust, D. J. Smith.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$222,788 60	\$222,964 41	\$224,724 06	\$227,766 06
Stocks, bonds and mortgages	115,477 10	115,202 10	114,967 61	108,909 38
Overdrafts				
Banking house				
Furniture and fixtures	907 44	907 44	907 44	907 44
Other real estate	6,600 24	6,645 24	6,717 85	10,755 18
Current expenses and taxes paid	1,362 40	24 79	2,724 43	3,696 87
Interest paid	87 00	83 60	72 73	133 77
Due from banks in reserve cities	49,120 48	56,800 80	57,126 20	53,497 64
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	640 68	308 82	304 23	6,100 81
Nielsels and cents	3 73	23 96	29 46	41 48
Gold coin	1,060 00	1,210 00	1,080 00	1,077 50
Silver coin	775 25	556 60	763 20	219 25
U. S. and national bank notes	1,906 00	1,154 00	3,177 00	977 00
Totals	\$401,787 84	\$405,826 76	\$412,604 61	\$414,110 38
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Gross undivided earnings	14,011 96	12,341 74	14,524 54	19,524 46
Dividends unpaid	625 00		50 00	
Commercial deposits subject to check				
Certificates of deposit				
Savings deposits	287,100 88	293,525 02	296,020 07	294,515 87
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$401,787 84	\$405,826 76	\$412,604 61	\$414,110 38

REPORT OF THE COMMISSIONER OF

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; A. SCHUPP, *Treasurer*;
CHARLES M. COPLIN, *Assistant Treasurer*.DIRECTORS—Phillip Baumgarten, Augustus Schupp, James B. Peter, H. C. Potter, Jr., Gilbert M. Stark,
William J. Bartow, Henry C. Potter, Max Heavenrich, W. F. Potter, Charles M. Coplin.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 1.	Report of Dec. 19.
Loans and discounts	\$579,816 86	\$572,998 37	\$542,414 80	520,285 16
Stocks, bonds and mortgages	589,523 07	605,346 59	587,753 12	623,577 49
Overdrafts	243 25	287 40	794 64	311 92
Banking house	65,767 08	65,767 08	65,767 08	65,767 08
Furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate	2,819 34	2,819 34		
Current expenses and taxes paid	70 47	242 98	23 98	621 35
Premiums paid	10,551 04	10,551 04	9,781 44	12,960 89
Interest paid	988 63	82 32	431 91	1,080 98
Due from banks in reserve cities	122,310 98	122,717 64	188,906 61	206,684 36
Due from other banks and bankers	1,895 12	1,474 73	4,563 04	4,239 81
Exchanges for clearing house	1,158 04	1,318 97	623 85	623 97
Checks and cash items	2,016 61	914 49	5,743 08	3,349 61
Nickels and cents	11 87	75 47	42 79	8 10
Gold coin	40,250 00	40,080 00	40,115 00	40,087 50
Silver coin	1,474 65	1,291 10	349 70	601 71
U. S. and national bank notes	17,219 00	18,925 00	18,773 00	17,582 00
Totals	\$1,441,965 97	\$1,450,392 52	\$1,469,609 04	\$1,511,291 93
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Gross undivided earnings	35,347 60	23,291 57	33,629 66	40,187 38
Dividends unpaid		306 00		
Commercial deposits subject to check	43,206 47	46,721 48	47,398 31	46,058 62
Certificates of deposit	80,189 22	65,861 65	80,101 66	85,454 35
Savings deposits	1,127,922 68	1,147,648 37	1,150,718 49	1,188,652 61
Certified checks				
Cashier's checks outstanding	300 00		600 00	200 00
Due to banks and bankers		1,473 45	2,180 92	758 97
Notes and bills rediscounted				
Bills payable				
Totals	\$1,441,965 97	\$1,450,392 52	\$1,469,609 04	\$1,511,291 93

No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

ROBERT H. JENKS, *President*; BELA W. JENKS, *Vice President*; RUSS. S. JENKS, *Cashier*.DIRECTORS—A. C. Grey, B. W. Jenks, Robert H. Jenks, E. C. Reoor, Justin R. Whiting,
George W. Jenks, W. L. Jenks.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$107,855 48	\$106,405 37	\$109,947 19	\$122,725 55
Stock, bonds and mortgages.....	28,725 00	28,725 00	30,625 00	30,750 00
Overdrafts.....	174 11	351 15	327 25	49 47
Banking house.....				
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....	2,430 00	2,430 00	2,430 00	2,300 00
Current expenses and taxes paid.....	1,109 59		990 29	1,499 20
Interest paid.....	229 52	81 42	237 49	1,115 72
Due from banks in reserve cities.....	10,538 16	16,151 11	16,913 91	19,008 73
Due from other banks and bankers.....		590 00	110 13	300 00
Exchanges for clearing house.....				
Checks and cash items.....	492 35	301 85	205 30	675 18
Nickels and cents.....	60 00	50 86	20 39	84 01
Gold coin.....	2,080 00	2,475 00	2,270 00	2,787 50
Silver coin.....	639 90	511 85	324 25	320 40
U. S. and national bank notes.....	2,629 00	7,175 00	3,155 00	1,611 00
Totals.....	\$159,209 05	\$166,491 61	\$168,776 20	\$184,476 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings.....	8,289 48	5,630 08	5,036 95	11,054 19
Dividends unpaid.....		104 00		
Commercial deposits subject to check.....	22,637 69	35,574 01	30,543 31	45,636 15
Certificates of deposit.....	29,630 14	25,457 82	28,105 23	24,679 89
Savings deposits.....	37,611 74	39,625 70	42,090 66	42,105 53
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$159,209 05	\$166,491 61	\$168,776 20	\$184,476 76

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1899.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; P. E. WALSWORTH, *Treasurer*;
E. C. DEXTER, *Assistant Treasurer*.DIRECTORS—E. M. Steel, A. J. Baldwin, Cooley E. Ball, Warner Bunday, John Hicks, George A. Steel,
P. E. Walsworth, Galusha Pennell, Ann E. Morey.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$81,059 11	\$84,823 95	\$70,643 83	\$75,903 05
Stocks, bonds and mortgages	59,253 83	63,778 83	75,759 83	72,369 83
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	66 63	14 19	24 99	49 75
Interest paid	2,187 98	13 88	2,850 36	2,964 64
Due from banks in reserve cities	15,696 99	11,455 40	10,128 62	7,766 23
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items			100 00	
Nickels and cents	14	92	72	21
Gold coin	7,130 00	7,040 00	7,080 00	7,170 00
Silver coin	20 50	25 00	5 00	19 50
U. S. and national bank notes	3,497 00	3,126 00	2,909 00	3,793 00
Totals	\$168,902 18	\$170,078 17	\$168,956 84	\$169,436 26
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	5,400 00	7,000 00	7,000 00	7,000 00
Gross undivided earnings	5,862 42	2,560 83	2,067 61	3,553 97
Dividends unpaid				
Commercial deposits subject to check				
Certificates of deposit				
Savings deposits	122,639 76	125,517 84	124,899 23	123,882 39
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$168,902 18	\$170,078 17	\$168,956 84	\$169,436 26

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

O. W. MUNGER, *President*; GEO. F. MARVIN, *Vice President*; JNO. W. FITZGERALD, *Cashier*;
H. H. FITZGERALD, *Assistant Cashier*.DIRECTORS—Geo. F. Marvin, Gilbert B. Corbin, John H. Corbit, J. H. Fedewa, O. W. Munger, James
Richardson, Michael Spitzley, Jesse Sullivan, Geo. W. Emmons, John J. Kaiser.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$109,493 04	\$108,649 53	\$105,608 84	\$102,257 10
Stocks, bonds and mortgages	14,750 00	19,750 00	19,750 00	24,750 00
Overdrafts	733 56	867 52	1,565 38	2,710 88
Banking house	7,000 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	1,692 95	1,692 95	1,692 95	4,542 95
Current expenses and taxes paid	1,325 51	511 13	1,034 09	1,781 82
Interest paid	1,244 41	298 85	1,029 87	1,576 45
Due from banks in reserve cities	5,265 95	1,517 35	7,158 82	5,165 49
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	128 47	4,192 41	549 83	1,221 60
Nickels and cents	172 36	98 00	77 04	31 50
Gold coin	4,385 00	3,087 50	3,172 50	3,615 00
Silver coin	587 80	1,671 08	990 50	1,097 23
U. S. and national bank notes	5,815 00	5,785 00	10,258 00	7,405 00
Totals	\$155,042 55	\$159,041 27	\$163,825 32	\$167,155 12
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,300 00	3,500 00	3,500 00	3,500 00
Gross undivided earnings	5,247 86	1,784 50	3,337 62	5,522 50
Dividends unpaid				
Commercial deposits subject to check	45,055 97	37,481 48	45,070 04	30,834 48
Certificates of deposit	25,807 58	49,812 38	41,172 78	56,807 52
Savings deposits	15,531 14	16,492 91	17,961 11	20,690 62
Certified checks	300 00			
Cashier's checks outstanding				
Due to banks and bankers			2,788 77	
Notes and bills rediscounted				
Bills payable				
Totals	\$155,042 55	\$159,041 27	\$163,825 32	\$167,155 12

No. 164.

COMMERCIAL STATE BANK, SAINT JOSEPH.

Organized June 13, 1893.

N. VANDERVEER, *President*; I. M. BALL, *Vice President*; W. T. BRADFORD, *Cashier*.

DIRECTORS—Newton Vanderveer, W. T. Bradford, James Brooks, James M. Ball, M. Shepard, E. D. Parker, John F. Gard.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$28,984 22	\$37,907 88	\$37,149 18	\$43,194 90
Stocks, bonds and mortgages	3,782 00	3,580 00	3,984 00	3,984 00
Overdrafts	2 66	168 07	485 71	128 12
Banking house				
Furniture and fixtures	2,098 97	2,108 62	2,112 97	2,127 67
Other real estate				
Current expenses and taxes paid	1,085 64	1,540 09	1,990 44	107 04
Interest paid				
Due from banks in reserve cities	2,780 68	11,546 06	24,212 36	5,268 32
Due from other banks and bankers	56 17	97 62	1,559 15	1,893 60
Exchanges for clearing house				
Checks and cash items	555 22	422 07	277 62	222 95
Nickels and cents	112 60	146 95	114 18	107 01
Gold coin	1,920 00	615 00	1,970 00	2,257 50
Silver coin	754 25	1,288 00	1,829 50	996 80
U. S. and national bank notes	3,212 00	4,302 00	3,786 00	5,639 00
Totals	\$45,274 41	\$63,731 36	\$79,421 09	\$65,914 91
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				1,000 00
Gross undivided earnings	1,210 43	2,077 61	2,879 20	295 46
Dividends unpaid				
Commercial deposits subject to check	18,058 99	31,554 94	42,730 19	32,623 51
Certificates of deposit	929 80	5,010 75	8,811 70	6,995 94
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	80 19	88 06		
Notes and bills rediscounted				
Bills payable				
Totals	\$45,274 41	\$63,781 36	\$79,421 09	\$65,914 91

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JOHN WALLACE, *Vice President*; ORVILLE O. JORDON, *Cashier*; J. W. ALLEN, *Assistant Cashier*.

DIRECTORS—J. H. Graham, Francis Jordan, E. A. Graham, A. W. Wells, Jno. Wallace, Jno. H. Lee, James Forbes.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$117,817 98	\$102,902 89	\$90,707 87	\$121,187 08
Stocks, bonds and mortgages	24,167 00	24,167 00	27,142 00	25,492 00
Overdrafts	258 68	674 78	521 60	469 01
Banking house	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures	3,571 73	3,571 73	3,571 73	3,571 73
Other real estate				
Current expenses and taxes paid	2,003 44	2,806 44	3,886 98	51 75
Interest paid				
Due from banks in reserve cities	21,588 01	39,592 90	110,207 58	69,853 25
Due from other banks and bankers	775 40	177 08	2,067 27	246 39
Exchanges for clearing house	479 65	252 78	2,374 26	84 33
Checks and cash items	84 74	132 01	197 07	216 92
Nickels and cents	312 50	268 09	457 05	726 87
Gold coin	5,545 00	4,620 00	6,067 50	6,031 00
Silver coin	1,514 20	2,795 45	2,568 85	1,326 00
U. S. and national bank notes	11,904 00	28,272 00	17,888 00	19,973 00
Totals.....	\$194,472 33	\$214,633 15	\$272,096 71	\$253,679 33
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	26,952 85
Gross undivided earnings	5,001 88	6,789 31	8,543 06	215 65
Dividends unpaid				1,120 00
Commercial deposits subject to check	108,872 07	126,045 89	170,645 85	164,530 38
Certificates of deposit	31,096 53	30,367 00	41,207 79	32,249 60
Savings deposits				
Certified checks				
Cashier's checks outstanding	85	1,143 02	1,100 01	1,100 01
Due to banks and bankers		352 93		1,510 84
Notes and bills rediscounted				
Bills payable				
Totals.....	\$194,472 33	\$214,633 15	\$272,096 71	\$253,679 33

No. 42.

THE COMMERCIAL SAVINGS BANK OF ST. LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERE, *President*; JAS. O. HILTON, *Vice President*; F. H. BERNARD, *Cashier*.DIRECTORS—H. Harrington, J. O. Hilton, A. S. McIntyre, N. White, Parker Merrill, Lemuel Saviers,
J. W. Bernard, Geo. M. Ferris.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$87,521 79	\$89,786 88	\$40,216 67	\$89,185 78
Stocks, bonds and mortgages.....	10,795 94	10,027 15	10,815 94	10,760 51
Overdrafts	36 75	387 75	420 35	.....
Banking house .....	.....	.....	.....	.....
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate .....	.....	.....	.....	.....
Current expenses and taxes paid	1,154 69	1,431 09	1,772 10	74 74
Interest paid	967 78	434 25	608 57	67 22
Due from banks in reserve cities	586 13	4,057 68	1,220 69	4,053 13
Due from other banks and bankers	319 12	71 80	6 45	87 14
Exchanges for clearing house.....	.....	.....	.....	.....
Checks and cash items	502 68	591 39	1,680 11	88 79
Nickels and cents	208 14	207 92	170 24	174 16
Gold coin	1,470 00	2,340 00	1,422 50	1,280 00
Silver coin	2,078 85	1,348 35	1,857 25	892 50
U. S. and national bank notes	3,077 00	1,056 00	1,976 00	4,004 00
Totals	\$59,965 99	\$63,467 38	\$63,488 99	\$63,400 14
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	900 00	900 00	900 00	1,300 00
Gross undivided earnings	1,678 90	2,581 47	3,399 01	298 82
Dividends unpaid .....	.....	.....	.....	.....
Commercial deposits subject to check.....	12,430 24	12,287 65	11,669 98	12,846 15
Certificates of deposit	12,191 95	15,033 33	15,465 99	17,222 14
Savings deposits	6,784 90	7,564 88	7,064 61	6,828 03
Certified checks .....	.....	.....	.....	.....
Cashier's checks outstanding .....	.....	.....	.....	.....
Due to banks and bankers .....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$59,965 99	\$63,467 38	\$63,488 99	\$63,400 14

No. 54.

SAULT SAVINGS BANK, LOAN AND TRUST CO., SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; T. C. ANTHONY, *Vice President*; JOHN Q. LOOK, *Treasurer*;
E. L. STANLEY, *Assistant Treasurer*.

DIRECTORS—George Kemp, C. E. Ainsworth, J. H. Steere, William Chandler, T. C. Anthony,
E. D. Perry, M. J. Weaver.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$96,478 26	\$108,437 40	\$97,471 05	\$106,898 97
Stocks, bonds and mortgages.....	25,827 53	25,827 53	25,044 55	25,352 53
Overdrafts.....	1,309 71	2,300 70	1,300 77	688 34
Banking houses.....	44,876 99	44,876 99	44,876 99	44,000 00
Furniture and fixtures.....	2,999 76	2,999 76	2,999 76	2,000 00
Other real estate.....	11,322 13	11,425 43	11,395 43	11,421 43
Current expenses and taxes paid.....	1,980 73	18 26	1,346 77	2,154 88
Interest paid.....	593 00	16 41	379 95	1,442 78
Due from banks in reserve cities.....	3,994 32	7,172 13	13,125 13	25,929 99
Due from other banks and bankers.....	301 63		523 59	304 14
Exchanges for clearing house.....			510 87	
Checks and cash items.....	1,108 01	923 13	1,016 39	1,028 23
Nickels and cents.....	15 23	63 90	255 97	144 35
Gold coin.....	120 00	1,523 30	2,307 50	2,885 00
Silver coin.....	249 70	872 50	1,312 00	1,817 70
U. S. and national bank notes.....	5,949 00	9,001 00	3,381 00	7,314 00
Totals.....	\$197,622 04	\$215,818 99	\$219,707 72	\$233,880 39
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings.....	7,391 85	5,141 09	7,315 09	7,824 76
Dividends unpaid.....	100 00	100 00	100 00	100 00
Commercial deposits subject to check.....	33,670 10	61,428 08	61,191 65	73,424 59
Certificates of deposit.....			23,449 02	23,975 75
Savings deposits.....	36,156 68	38,611 40	61,674 13	60,300 91
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	320 47	509 57	77 33	254 23
Notes and bills rediscounted.....	4,422 96	13 85		3,000 00
Bills payable.....				
Totals.....	\$197,622 04	\$215,818 99	\$219,707 72	\$233,880 39

No. 154.

KALAMAZOO COUNTY BANK, SCHOOLCRAFT.

Organized March 23, 1898.

E. W. BOWMAN, *President*; CHARLES C. DUNCAN, *Vice President*; C. E. STUART, *Assistant Cashier*.

DIRECTORS—E. W. Bowman, R. S. Wilson, Charles C. Duncan, George Roath, M. R. Cobb.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$34,084 67	\$43,984 84	\$43,741 06	\$45,984 06
Stocks, bonds and mortgages.....	14,385 45	4,959 67	8,654 20	9,754 20
Overdrafts.....	1,495 08	684 75	418 50	781 07
Banking house.....				
Furniture and fixtures.....	2,170 17	2,170 17	2,170 17	2,170 17
Other real estate.....		5,000 00	5,000 00	5,000 00
Current expenses and taxes paid.....	1,113 53	230 30	581 45	1,140 78
Interest paid.....	194 74	50 32	240 24	441 05
Due from banks in reserve cities.....	7,533 20	17,877 05	10,130 12	15,351 80
Due from other banks and bankers.....	4,966 56	5,780 10	7,752 10	9,085 04
Exchanges for clearing house.....	2,597 46			
Checks and cash items.....	14 25	102 56	197 08	27 42
Nickels and cents.....	43 91	51 32	25 26	36 65
Gold coin.....	50 06	175 00	570 00	1,115 00
Silver coin.....	459 00	400 55	540 00	481 65
U. S. and national bank notes.....	3,498 00	3,800 00	2,376 00	1,821 00
Totals.....	\$72,610 97	\$85,266 13	\$87,890 18	\$93,038 89
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Gross undivided earnings.....	1,512 13	339 14	1,177 23	2,002 72
Dividends unpaid.....				
Commercial deposits subject to check.....	22,332 81	30,694 78	23,505 10	34,310 06
Certificates of deposit.....	26,286 97	31,637 70	31,992 68	36,326 11
Savings deposits.....	2,478 06	2,494 56	1,215 17	
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....			5,000 00	
Totals.....	\$72,610 97	\$85,266 13	\$87,890 18	\$93,038 89

No. 175.

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

THOMAS HANNETT, *President*; I. N. SHEPHERD, *Vice President*; B. J. WHITE, *Second Vice President*;
W. E. ADAMS, *Cashier*; E. H. HANNETT, *Assistant Cashier*.

DIRECTORS—Thomas Hannett, I. N. Shepherd, N. W. Struble, William E. Adams, Linus D. Estes,
H. D. Bent, A. C. Vredenburg, B. J. White, William H. S. Taylor.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts				
Stocks, bonds and mortgages				
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid				
Interest paid				
Due from banks in reserve cities				
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items				
Nickels and cents				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Gross undivided earnings				
Dividends unpaid				
Commercial deposits subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals				

No. 148.

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 23, 1892.

GEORGE N. HALE, *President*; C. J. HEMPSTEAD, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS—George N. Hale, Wm. S. Bradley, Charles J. Hempstead, Edwin J. Phelps, John C. Merson, R. T. Pierce, Orley M. Vaughan, Silas M. Trobridge, L. F. Otis, James K. Barden, T. B. Buell.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$61,251 13	\$56,744 21	\$52,011 44	\$52,201 72
Stocks, bonds and mortgages.....	15,078 43	14,373 43	14,878 43	24,833 43
Overdrafts.....	839 15	891 04	930 40	466 96
Banking house.....				
Furniture and fixtures.....	2,599 13	2,599 13	2,599 13	2,599 13
Other real estate.....				
Current expenses and taxes paid.....	769 99	44 94	799 65	12 05
Interest paid.....				
Due from banks in reserve cities.....	2,326 62	3,496 31	\$2,922 39	13,103 35
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	474 19	519 73	3,086 93	2,230 67
Nickels and cents.....	2 83	2 99	10 43	20 15
Gold coin.....	2,720 00	1,907 50	1,855 00	2,805 00
Silver coin.....	428 05	432 25	407 35	641 85
U. S. and national bank notes.....	4,249 00	4,377 00	5,814 00	5,819 00
Totals.....	\$90,729 52	\$85,380 53	\$115,330 69	\$104,773 31
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	2,000 00
Gross undivided earnings.....	2,167 59	1,904 08	2,169 42	489 53
Dividends unpaid.....				796 00
Commercial deposits subject to check.....	24,514 35	21,637 06	46,424 75	\$6,355 52
Certificates of deposit.....	5,754 68	2,106 50	2,726 59	3,205 09
Savings deposits.....	7,292 90	8,732 89	11,039 93	11,337 17
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$90,729 52	\$85,380 53	\$115,330 69	\$104,773 31

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

CHARLES J. MONROE, *President*; H. W. WILLIAMS, *Vice President*; L. S. MONROE, *Cashier*;
EUGENE A. HARTMAN, *Assistant Cashier*.

DIRECTORS—Henry W. Williams, Charles J. Monroe, Volney Ross, M. H. Birby, John Mackey, Samuel P. Wilson, Eunice E. Moore, H. E. Boardman, M. McDowell.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$124,806 69	\$128,148 29	\$114,572 46	\$121,781 94
Stocks, bonds and mortgages.....	39,046 70	39,523 80	40,753 80	42,071 80
Overdrafts.....	53 76		148 18	52 17
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	1,670 19	329 29	1,327 51	97 09
Interest paid.....				
Due from banks in reserve cities.....	35,701 01	17,864 98	74,534 86	43,332 50
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	107 20	1,428 80	559 19	1,796 18
Nickels and cents.....	25 82	45 83	55 21	11 51
Gold coin.....	5,010 00	5,160 00	4,515 00	3,580 00
Silver coin.....	1,253 00	1,863 00	1,700 00	1,856 00
U. S. national bank notes.....	3,595 00	7,915 00	10,318 00	2,068 00
Totals.....	\$213,369 37	\$198,577 94	\$250,528 66	\$218,691 64
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	34,000 00	35,000 00	35,000 00	35,000 00
Gross undivided earnings.....	7,456 43	4,836 16	5,963 25	4,184 73
Dividends unpaid.....				
Commercial deposits subject to check.....	69,026 95	60,779 50	99,049 37	72,617 98
Certificates of deposit.....	12,969 78	11,489 16	12,151 66	10,455 89
Savings deposits.....	39,916 21	37,023 12	47,363 88	46,483 04
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$213,369 37	\$198,577 94	\$250,528 66	\$218,691 64

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

N. I. PACKARD, *President*; MARTIN E. AULSBROOK, *Vice President*; T. J. COLLINS, *Cashier*.DIRECTORS—N. I. Packard, Martin E. Aulsbrook, Charles A. Sturges, Dennis Kane, George B. Tompkins
Edmund S. Amidon, Henry L. Anthony, C. B. Buck, Frank Kenyon, William Stroud, Amos Sturgis.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$109,018 87	\$107,280 11	\$108,445 10	\$97,287 75
Stocks, bonds and mortgages.....	24,729 96	24,329 96	24,354 96	21,054 96
Overdrafts	3,029 82	2,246 57	2,167 67	4,329 84
Banking house				
Furniture and fixtures	2,028 60	2,036 60	2,051 60	2,051 60
Other real estate				
Current expenses and taxes paid				3,195 60
Interest paid.....				2,208 08
Due from banks in reserve cities	7,871 16	4,618 98	7,955 82	17,502 28
Due from other banks and bankers				
Exchanges for clearing house.....				
Checks and cash items.....	725 67	980 52	1,451 72	620 13
Nickels and cents	65 42	33 46	52 72	56 52
Gold coin.....	3,200 00	4,232 50	4,312 50	6,085 00
Silver coin	1,411 20	794 70	667 00	1,055 25
U. S. and national bank notes	5,832 00	5,275 00	4,717 00	5,703 00
Totals.....	\$157,908 70	\$151,818 40	\$156,077 09	\$171,245 01
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Gross undivided earnings.....	298 56	405 52	919 22	6,589 99
Dividends unpaid.....	40 00	40 00	40 00	40 00
Commercial deposits subject to check.....	27,061 96	28,041 86	29,623 23	37,657 38
Certificates of deposit	44,091 25	42,091 06	45,908 51	45,544 50
Savings deposits	30,226 94	29,104 96	28,356 08	30,323 14
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable	5,000 00			
Totals.....	\$157,908 70	\$151,818 40	\$156,077 09	\$171,245 01

No. 151.

LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; ALBERT L. BREWER, *Vice President*; LESTER P. TRIBAU, *Cashier*.

DIRECTORS—Lucius Lilley, J. S. Strong, A. L. Brewer, L. I. Bidwell, Lester P. Tribau.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$88,407 59	\$87,688 88	\$45,338 16	\$48,647 41
Stocks, bonds and mortgages.....	28,048 58	27,848 58	27,886 08	22,756 08
Overdrafts.....	287 92	75 89	6 40	156 22
Banking house.....				
Furniture and fixtures.....	1,650 00	1,680 00	1,650 00	1,650 00
Other real estate.....				
Current expenses and taxes paid.....	197 86	388 01	758 50	1,666 40
Interest paid.....				
Due from banks in reserve cities.....	62,060 89	64,108 24	59,606 80	73,271 79
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	1,749 92	639 15	1,071 97	1,680 59
Nickels and cents.....	176 85	96 78	15 16	12 24
Gold coin.....	20,049 50	18,697 00	19,387 50	18,975 00
Silver coin.....	1,174 25	970 50	498 50	59 40
U. S. and national bank notes.....	6,324 00	5,797 00	6,178 00	8,663 00
Totals.....	\$160,166 86	\$157,949 98	\$162,193 57	\$172,558 13
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	2,200 00	2,200 00	2,200 00	2,200 00
Gross undivided earnings.....	1,498 17	2,614 79	2,571 89	5,461 99
Dividends unpaid.....				
Commercial deposits subject to check.....	88,087 48	87,001 54	98,198 80	99,907 92
Certificates of deposit.....	22,431 26	25,138 65	22,228 98	22,988 22
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$160,166 86	\$157,949 98	\$162,193 57	\$172,558 13

No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1898.

C. A. SLAYTON, *President*; B. C. KNAPP, *Vice President*; J. H. SMITH, *Cashier*.

DIRECTORS—H. W. Conkling, John D. Shull, Joseph Russell, C. A. Slayton, D. C. Larned, C. B. Miller, B. C. Knapp, L. D. Dewey, Arthur D. Gilmore.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$29,586 88	\$29,069 69	\$36,238 36	\$38,283 39
Stocks, bonds and mortgages.....	5,650 00	9,125 00	9,225 00	9,250 00
Overdrafts.....	153 06	852 80	782 82	897 90
Banking house.....	3,991 00	9,991 00	3,991 00	3,991 00
Furniture and fixtures.....	1,237 67	1,237 67	1,237 67	1,237 67
Other real estate.....				
Current expenses and taxes paid.....	1,237 48	1,523 90	2,011 47	3 45
Interest paid.....	108 54	162 64	216 84	3 50
Due from banks in reserve cities.....	6,463 36	7,523 54	7,301 77	6,532 45
Due from other banks and bankers.....	2,170 17		357 16	1,583 73
Exchanges for clearing house.....				
Checks and cash items.....	33 51	173 90	68 43	297 45
Nickels and cents.....	42 87	41 87	62 36	97 87
Gold coin.....	282 25	1,437 25	1,687 50	392 50
Silver coin.....	646 60	453 90	504 25	201 00
U. S. and national bank notes.....	3,985 00	6,843 00	1,643 00	5,731 00
Totals.....	\$55,529 88	\$62,418 16	\$65,277 63	\$68,452 91
Liabilities.				
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund.....				
Gross undivided earnings.....	700 67	1,621 46	2,309 19	319 58
Dividends unpaid.....				
Commercial deposits subject to check.....	17,550 61	19,129 95	20,613 64	20,194 77
Certificates of deposit.....	7,940 89	11,771 52	12,829 34	17,064 23
Savings deposits.....	3,337 71	3,395 23	3,625 46	4,874 34
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$55,529 88	\$62,418 16	\$65,277 63	\$68,452 91

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

W. J. WILLITS, *President*; J. W. FRENCH, *Vice President*; GEORGE T. WOLF, *Cashier*.

DIRECTORS—J. W. French, W. E. Clark, George T. Wolf, Bishop E. Andrews, A. C. Wolf, W. J. Willits, S. B. Hagenbuch.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$96,154 68	\$106,764 49	\$104,908 51	\$121,734 59
Stocks, bonds and mortgages	13,981 57	13,106 57	11,517 57	10,367 57
Overdrafts	948 17	2,280 85	2,949 29	2,470 88
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	7,000 00	7,000 00	7,000 00	7,000 00
Current expenses and taxes paid	901 96	48 50	612 82	1,217 95
Interest paid	661 41	38 50	627 70	1,167 10
Due from banks in reserve cities	19,548 32	8,241 48	27,956 83	10,465 14
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	173 34	272 00	178 27	70 29
Nickels and cents	153 46	127 14	133 71	150 90
Gold coin	7,645 00	8,350 00	9,557 50	9,770 00
Silver coin	1,517 85	1,156 80	1,074 00	982 90
U. S. and national bank notes	2,870 00	4,945 00	6,644 00	7,001 00
Totals	\$154,550 76	\$153,321 33	\$174,855 20	\$174,896 32
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	800 00	5,000 00	5,000 00	5,000 00
Gross undivided earnings	6,258 41	1,027 78	2,563 52	4,903 17
Dividends unpaid				
Commercial deposits subject to check	35,378 42	28,710 71	37,457 75	29,121 82
Certificates of deposit	68,890 09	67,496 35	76,631 29	81,054 76
Savings deposits	16,439 84	21,096 49	23,212 64	21,561 92
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	1,289 00			2,756 25
Bills payable				
Totals	\$154,550 76	\$153,321 33	\$174,855 20	\$174,896 32

REPORT OF THE COMMISSIONER OF

No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President*; A. TRACY LAY, *Vice President*; JAMES MORGAN, *Second Vice President*;
J. T. HANNAH, *Cashier*; S. GARLAND, *Assistant Cashier*.

DIRECTORS—Perry Hannah, A. Tracy Lay, James Morgan, J. T. Hannah, S. Garland.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$280,412 28	\$262,550 80	\$241,996 61	\$267,465 96
Stocks, bonds and mortgages.....	197,908 70	191,412 70	183,987 70	186,820 70
Overdrafts.....	183 77	26 38	125 59	440 56
Banking house				
Furniture and fixtures	290 00	290 00	290 00	298 00
Other real estate				
Current expenses and taxes paid.....	10,603 17	785 19	3,396 38	4,923 28
Interest paid.....	4,888 57	674 84	2,050 05	3,890 71
Due from banks in reserve cities	68,522 89	61,517 12	103,133 52	43,112 29
Due from other banks and bankers				
Exchanges for clearing house.....				
Checks and cash items	4,653 93	8,949 56	2,900 64	4,609 80
Nickels and cents	157 58	223 11	140 72	151 77
Gold coin	8,232 50	10,277 50	10,247 50	9,929 80
Silver coin.....	5,166 00	2,511 65	4,630 25	2,948 65
U. S. and national bank notes	36,115 00	38,424 00	24,171 00	30,394 00
Totals.....	\$617,264 89	\$578,643 80	\$577,119 91	\$559,955 22
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,000 00	20,000 00	20,000 00	20,000 00
Gross undivided earnings	27,982 53	2,061 86	6,611 46	14,781 04
Dividends unpaid				
Commercial deposits subject to check.....	239,373 88	240,600 28	229,827 23	233,944 73
Certificates of deposit	239,907 98	215,981 16	220,681 22	191,229 55
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$617,264 89	\$578,643 80	\$577,119 91	\$559,955 22

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAS. R. HOSIE, *President*; L. T. BLOUNT, *Vice President*; GEO. H. STELLWAGEN, *Cashier*.

DIRECTORS—Jas. R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stellwagen, Joseph Waltz, P. H. Stellwagen, Michael Darmstaetter.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$71,817 04	\$75,801 89	\$72,788 16	\$75,577 88
Stocks, bonds and mortgages.....	54,495 07	56,945 07	56,290 07	59,865 07
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,115 89	1,200 00	1,200 00	1,200 00
Other real estate.....				
Current expenses and taxes paid.....	699 15	87 80	280 61	503 43
Interest paid.....	164 47	50	59 80	1,823 27
Due from banks in reserve cities.....	13,504 10	13,986 83	11,307 55	24,343 68
Due from other banks and bankers.....	845 89	845 89	845 89	
Exchanges for clearing house.....				
Checks and cash items.....	90 55	1,470 51	1,210 92	194 66
Nickels and cents.....	71 06	17 88	31 04	38 47
Gold coin.....	2,080 54	2,760 48	3,760 48	2,780 60
Silver coin.....	350 00	424 89	288 85	72 00
U. S. and national bank notes.....	2,254 00	949 00	1,518 00	1,081 00
Totals.....	\$148,967 26	\$154,140 24	\$149,051 37	\$167,880 06
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	4,000 00	4,090 00	4,000 00
Gross undivided earnings.....	2,838 68	635 67	1,424 31	3,842 02
Dividends unpaid.....	2 00	234 00	86 00	
Commercial deposits subject to check.....	21,212 67	22,777 71	17,899 86	23,767 63
Certificates of deposit.....		9,105 20	8,746 40	
Savings deposits.....	96,912 91	92,387 66	91,945 30	105,735 89
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				2,534 52
Bills payable.....				
Totals.....	\$148,967 26	\$154,140 24	\$149,051 37	\$167,880 06

No. 96.

LUMBERMEN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

SPENCER O. FISHER, *President*; JAMES DAVIDSON, *Vice President*; H. H. NORRINGTON, *Cashier*.

DIRECTORS—S. O. Fisher, H. H. Norrington, Jno. S. Gray, Jas. Davidson, J. E. Davidson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$516,887 17	\$504,682 21	\$488,068 96	\$464,976 24
Stocks, bonds and mortgages	26,252 75	26,252 75	26,252 78	26,402 00
Overdrafts				847 60
Banking house				
Furniture and fixtures	2,460 88	2,460 88	2,460 88	2,460 68
Other real estate				
Current expenses and taxes paid		7 85	1,898 93	826 61
Interest paid	45 28	219 27	2,615 74	247 84
Due from banks in reserve cities	13,104 62	5,068 80	10,579 19	27,610 86
Due from other banks and bankers				887 27
Exchanges for clearing house				
Checks and cash items	692 24	1,732 37	796 00	101 20
Nickels and cents	167 35	140 84	128 87	278 80
Gold coin	2,845 00	2,495 00	872 50	2,275 00
Silver coin	1,173 00	1,285 80	2,320 48	874 56
U. S. and national bank notes	13,892 00	9,906 00	12,858 00	5,741 00
Totals	\$577,518 72	\$555,265 32	\$500,789 68	\$524,004 61
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	12,000 00	12,000 00	12,000 00
Gross undivided earnings	4,144 29	798 67	6,756 99	8,064 54
Dividends unpaid		100 00		
Commercial deposits subject to check	194,885 98	218,462 48	174,827 86	179,686 64
Certificates of deposit	51,951 00	51,307 00	73,959 00	103,483 00
Savings deposits	54,174 00	49,850 00	48,587 00	48,848 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	2,195 19		8 60	
Notes and bills rediscounted	210,718 26	172,752 17	184,805 28	131,990 48
Bills payable				
Totals	\$577,518 72	\$555,265 32	\$500,789 68	\$524,004 61

No. 17.

PEOPLE'S SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

GEORGE L. MOSHER, *President*; JOHN BOURN, *Vice President*; L. C. BUTLER, *Cashier*;DIRECTORS—G. L. Mosher, L. C. Butler, H. W. Weber, E. C. Chapin, John Bourn, C. E. Pierce,
A. Mosher, Jr., M. Hagarty, D. McLaughlin.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$87,748 92	\$98,501 62	\$97,130 84	\$101,488 78
Stocks, bonds and mortgages	36,184 26	36,015 51	36,795 78	40,026 61
Overdrafts	16 71	20 06	141 87	198 95
Banking house				
Furniture and fixtures	2,430 00	2,430 00	2,430 00	2,430 00
Other real estate				
Current expenses and taxes paid	1,589 77	195 76	1,710 15	2,772 86
Interest paid	1,257 98	27 42	890 68	998 47
Due from banks in reserve cities	2,078 88	2,075 00	2,435 95	4,769 75
Due from other banks and bankers		90 20		
Exchanges for clearing house				
Checks and cash items	2,375 08	1,005 04	4,095 05	1,913 78
Nickels and cents	\$90 15	126 57	241 37	317 12
Gold coin	1,067 50	115 00	1,270 00	672 50
Silver coin	710 75	804 30	690 80	785 35
U. S. and national bank notes	5,525 00	3,550 00	5,802 00	4,128 00
Totals	\$141,319 90	\$129,956 48	\$154,434 49	\$160,492 12
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Gross undivided earnings	2,555 51	699 60	1,828 39	4,414 51
Dividends unpaid		90 00		
Commercial deposits subject to check	19,090 50	16,996 59	28,010 90	30,594 99
Certificates of deposit	7,640 86	7,919 72	6,659 49	9,157 05
Savings deposits	51,083 08	53,750 57	57,965 71	56,250 57
Certified checks		500 00		75 00
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$141,319 90	\$129,956 48	\$154,434 49	\$160,492 12

No. 103.

WHITEHALL STATE SAVINGS BANK, WHITEHALL.

Organized September 30, 1890.

H. E. STAPLES, *President*; ALBERT MEARS, *Vice President*; S. H. LASLEY, *Cashier*.

DIRECTORS—Charles E. Weston, H. L. Delano, Albert Mears, H. E. Staples, S. H. Lasley.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$98,997 91	\$98,570 76	\$94,419 36	\$89,650 90
Stocks, bonds and mortgages	4,500 00	4,500 00	4,500 00	4,500 00
Overdrafts	727 71	1,053 06	902 96	1,090 19
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate				
Current expenses and taxes paid	968 48	26 05	796 32	1,265 30
Interest paid	1,000 24	86 26	508 13	1,110 07
Due from banks in reserve cities	1,138 15	2 33	893 55	2,998 57
Due from other banks and bankers	2,081 90	2,121 90	2,121 90	2,121 90
Exchanges for clearing house				
Checks and cash items	2,470 34	3,238 16	1,966 60	2,623 36
Nickels and cents	30 28	36 51	01	\$2 59
Gold coin	5,005 00	5,165 00	5,165 00	5,020 00
Silver coin	308 00	564 75	522 10	827 75
U. S. and national bank notes	2,852 00	1,738 00	1,510 00	3,645 00
Totals	\$128,529 94	\$122,601 83	\$120,704 98	\$122,370 63
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,750 00	1,750 00	1,750 00	1,750 00
Gross undivided earnings	2,118 74	68 49	670 06	1,087 54
Dividends unpaid				
Commercial deposits subject to check	12,125 28	10,066 19	10,724 70	12,804 23
Certificates of deposit	80,858 72	80,406 51	78,417 43	77,768 47
Savings deposits	177 20	128 90	132 75	446 39
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		186 74		
Notes and bills rediscounted	6,500 00	5,000 00	4,000 00	2,514 00
Bills payable				
Totals	\$128,529 94	\$122,601 83	\$120,704 98	\$122,370 63

No. 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON,

Organized January 24, 1889.

DAVID P. HAMILTON, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*.

DIRECTORS—John G. Schurtz, John Murray, David P. Hamilton, Peter Putnam, Charles W. Hotchin, Fred C. Hotchin, A. W. Murray, John H. Catton, Birdsey Peck, John Hotchin, H. E. Jarrett.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$107,177 48	\$106,523 65	\$112,997 00	\$107,676 22
Stocks, bonds and mortgages	10,016 66	11,811 66	12,811 66	14,611 66
Overdrafts	223 58	12 99	275 77	2,253 90
Banking house				
Furniture and fixtures	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate				
Current expenses and taxes paid	546 19	2 00	374 02	422 48
Interest paid				
Due from banks in reserve cities	8,192 27	10,957 54	7,174 86	10,436 87
Due from other banks and bankers				
Exchanges for clearing house				
Checks and cash items	917 35	257 14	72 50	61 10
Nickels and cents	28 15	41 77	28 01	9 28
Gold coin	175 00	55 00	275 00	2,550 00
Silver coin	743 25	366 65	397 85	488 65
U. S. and national bank notes	9,490 00	8,210 00	5,260 00	7,320 00
Totals	\$128,809 88	\$141,538 40	\$140,965 27	\$148,679 56
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	22,500 00	25,000 00	25,000 00	25,000 00
Gross undivided earnings	1,492 07	517 50	1,415 51	2,617 80
Dividends unpaid				
Commercial deposits subject to check	20,942 67	20,162 24	17,273 99	20,392 37
Certificates of deposit	68,875 14	70,763 61	72,243 13	75,365 37
Savings deposits				
Certified checks				
Cashier's check outstanding				
Due to banks and bankers		95 05	27 64	284 02
Notes and bills rediscounted				
Bills payable				
Totals	\$128,809 88	\$141,538 40	\$140,965 27	\$148,679 56

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 20, 1888.

C. W. BEARDSLEY, *President*; W. E. DENNIS, *Vice President*; BION WIXON, *Cashier*.

DIRECTORS—L. Case, Bion Wixon, Theodore Hoffman, S. W. Taylor, John J. Defendorf, Charles W. Beardsley, Jacob Stoffer, W. E. Dennis, Lysander Carpenter.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$77,142 66	\$76,512 85	\$80,512 58	\$77,624 00
Stocks, bonds and mortgages	18,779 37	19,204 87	18,204 37	20,902 87
Overdrafts	307 85	95 23	645 55	70 64
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate				
Current expenses and taxes paid	607 05	885 10	1,298 89	1,794 31
Interest paid	432 56	877 80	929 58	1,286 56
Due from banks in reserve cities	16,724 98	11,851 20	9,921 74	22,996 70
Due from other banks and bankers			2,598 54	714 84
Exchanges for clearing house				
Checks and cash items	56 80	235 28	3,137 91	1,158 49
Nickels and cents	32 41	52 31	17 75	12 26
Gold coin	1,000 00	1,575 00	1,500 00	1,500 00
Silver coin	367 40	788 30	407 55	672 90
U. S. and national bank notes	5,658 00	5,539 00	4,299 00	7,450 00
Totals	\$125,709 08	\$121,516 53	\$128,173 46	\$140,779 07
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,700 00	2,700 00	2,700 00	2,700 00
Gross undivided earnings	4,285 84	5,249 53	6,388 81	8,557 91
Dividends unpaid	40 00			
Commercial deposits subject to check	19,889 26	22,204 97	26,607 49	27,097 08
Certificates of deposit	84,794 18	41,362 08	42,502 16	42,424 13
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$125,709 08	\$121,516 53	\$128,173 46	\$140,779 07

No. 166.

FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1898.

JAMES T. HURST, *President*; WM. H. DENMAN, *Vice President*; AUGUST LOEFFLER, *Second Vice President*;
C. F. BABCOCK, *Cashier*.

DIRECTORS—Wm. Campbell, Jas. T. Hurst, Wm. H. Denman, A. M. Salliotte, Henry H. Eby, Fred Ginsel,
Frank Marx, John Desmond, Wm. H. Lacy, August Loeffler, Arthur Richardson, Josiah S. Johnson,
Wm. E. Lacey, S. O. Fisher.

Resources.	Report of May 1.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$77,732 77	\$89,209 68	\$108,952 85	\$96,965 12
Stock, bonds and mortgages.....	3,525 00	6,275 00	7,860 00	8,960 00
Overdrafts				
Banking house.....				
Furniture and fixtures	2,453 46	2,472 56	2,472 56	2,472 56
Other real estate				
Current expenses and taxes paid	1,957 16	47 35	1,262 55	1,727 56
Interest paid.....	116 74		28	692 46
Due from banks in reserve cities	38,892 89	28,043 89	14,296 20	46,813 58
Due from other banks and bankers.....				
Exchanges for clearing house.....				
Checks and cash items.....	58 78	288 50	204 00	28 62
Nickels and cents	43 81	31 86	21 84	32 02
Gold coin.....	2,230 00	1,805 00	1,775 00	2,425 00
Silver coin	795 00	1,410 00	1,422 00	670 00
U. S. and national bank notes	1,486 00	3,650 00	821 00	6,585 00
Totals.....	\$124,741 61	\$124,233 84	\$135,069 28	\$167,821 92
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Gross undivided earnings.....	3,546 35	2,147 68	3,871 35	5,144 78
Dividends unpaid.....				
Commercial deposits subject to check	29,065 43	44,140 56	40,845 35	59,565 69
Certificates of deposit	100 00	979 72	2,804 47	677 00
Savings deposits	22,029 88	36,915 38	38,068 11	52,434 50
Certified checks.....		50 00		
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$124,741 61	\$124,233 84	\$135,069 28	\$167,821 92

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; FREDERIC B. SIBLEY, *Vice President*; W. VAN MILLER, *Cashier*.

DIRECTORS—Sidney D. Miller, Chas. W. Thomas, J. S. Van Alstyne, Sidney T. Miller, W. V. Miller, Frederic B. Sibley, Geo. Hendrie.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$128,034 59	\$125,290 47	\$99,414 87	\$117,814 87
Stocks, bonds and mortgages	69,861 91	68,905 60	70,410 14	70,237 50
Overdrafts				
Banking house				
Furniture and fixtures	1,647 53	1,647 53	1,647 53	1,647 53
Other real estate				
Current expenses and taxes paid	817 07		869 15	977 21
Interest paid	247 55		24 50	26 96
Due from banks in reserve cities	59,817 87	70,843 03	97,651 18	82,148 86
Due from other banks and bankers				
Exchanges for clearing house				206 05
Checks and cash items	20 79	69 55	70 88	486 89
Nickels and cents	18 73	21 25	25 84	43 07
Gold coin	37 50	323 50	550 00	205 00
Silver coin	292 45	329 45	299 00	718 80
U. S. and national bank notes	3,636 00	3,006 00	1,260 00	3,142 00
Totals	\$274,481 99	\$270,445 38	\$272,223 09	\$277,255 73
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,800 00	8,000 00	8,000 00	8,000 00
Gross undivided earnings	3,561 50	1,868 93	4,498 01	7,895 98
Dividends unpaid				
Commercial deposits subject to check	68,659 68	69,388 15	67,898 99	72,826 35
Certificates of deposit	7,240 00	7,240 00	7,240 00	7,240 00
Savings deposits	137,170 81	128,950 30	134,591 09	131,858 40
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$274,481 99	\$270,445 38	\$272,223 09	\$277,255 73

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

SULLIVAN M. CUTCHEON, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*.

DIRECTORS—Robert W. Hemphill, H. P. Glover, Sullivan M. Cutcheon, Lucius S. Moore, Hal W. Glover.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$182,980 30	\$203,082 35	\$206,015 46	\$217,299 16
Stocks, bonds and mortgages	29,383 00	27,588 00	\$3,213 00	33,542 00
Overdrafts	325 76	565 21	836 89	588 04
Banking house	28,000 00	28,000 00	28,000 00	28,000 00
Furniture and fixtures	3,250 00	3,250 00	3,250 00	3,250 00
Other real estate				
Current expenses and taxes paid	2,090 25	371 36	1,965 35	3,407 75
Interest paid	6,274 77	317 98	1,586 56	3,529 38
Due from banks in reserve cities	27,844 49	30,065 04	26,037 09	32,962 69
Due from other banks and bankers	3,291 87	4,345 12	3,589 50	942 31
Exchanges for clearing house		880 06		593 39
Checks and cash items	617 06		1,610 33	1,151 40
Nickels and cents	59 30	166 35	116 30	274 01
Gold coin	6,210 00	1,573 00	3,200 00	5,780 00
Silver coin	1,908 00	3,100 00	2,087 25	1,897 00
U. S. and national bank notes	15,250 00	14,335 00	21,809 00	8,946 00
Totals	\$306,479 83	\$317,054 97	\$333,238 72	\$342,068 08
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Gross undivided earnings	10,826 43	3,549 49	6,321 17	10,347 77
Dividends unpaid				
Commercial deposits subject to check	69,112 55	70,193 56	66,046 71	62,765 33
Certificates of deposit	142,606 27	156,753 68	171,284 27	
Savings deposits	30,936 58	33,558 34	36,686 57	216,049 68
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$306,479 83	\$317,054 97	\$333,238 72	\$342,068 08

REPORTS
OF THE
NATIONAL BANKS
OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT.—MAY 4, JULY 18, OCTOBER 2,
AND DECEMBER 19,

1894.

No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O. DONOUGHUE, *President*; C. W. DALRYMPLE, *Vice President*; H. M. DEARING, *Cashier*;
C. G. BIGELOW, *Teller*.

DIRECTORS—W. O. Donoughue, C. W. Dalrymple, R. A. Landon, R. Elwood, H. M. Dearing,
H. D. Smith, I. L. Sibley.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$315,676 47	\$323,705 67	\$320,288 55	\$303,267 17
Overdrafts, secured and unsecured	4,717 98	1,656 65	9,662 21	8,706 01
U. S. bonds to secure circulation	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	683 13	569 37	569 37	569 37
Banking house, furniture and fixtures	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned	7,492 43	7,492 43	7,492 43	7,492 43
Due from national banks (not reserve agents)				
Due from state banks and bankers				
Due from approved reserve agents	28,599 31	20,499 47	38,157 77	31,355 57
Checks and other cash items	2,676 21	5,239 66	2,853 85	7,453 73
Exchanges for clearing house				
Notes of other national banks	2,799 00	3,325 00	1,411 00	3,564 00
Fractional paper currency, nickels and cents	139 53	146 41	106 01	92 59
Specie	15,579 60	15,789 55	9,565 40	14,147 05
Legal tender notes	5,000 00	5,000 00	2,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$430,601 21	\$430,514 61	\$434,398 09	\$428,841 42
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	19,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	19,394 73	14,952 25	13,561 72	21,686 98
National bank notes outstanding	33,750 00	33,750 00	33,750 00	33,750 00
Due to other national banks				
Due to state banks and bankers	6,600 00	6,000 00	2,285 00	
Dividends unpaid				
Individual deposits subject to check	100,478 74	105,878 92	106,149 36	94,456 85
Demand certificates of deposit	101,382 72	99,368 44	98,547 01	109,027 61
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted			5,000 00	
Bills payable				
Liabilities other than those above stated				
Totals	\$430,601 21	\$430,514 61	\$434,398 09	\$428,841 42

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; IRA CHICHESTER, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS—B. D. Pritchard, Ira Chichester, N. B. West, Charles H. Furber, L. S. Burton.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$109,925 97	\$117,018 43	\$118,659 86	\$128,359 29
Overdrafts, secured and unsecured.....	3,665 65	3,521 68	4,942 67	3,885 46
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	19,239 29	19,639 29	18,705 96	18,585 16
Banking house, furniture and fixtures.....	6,709 00	6,709 00	8,709 00	6,709 00
Other real estate and mortgages owned.....	3,600 00	4,550 00	3,550 00	4,150 00
Due from national banks (not reserve agents).....	6,460 19	2,391 69	3,718 59	7,528 20
Due from state banks and bankers.....	20 68	25 98	142 43	678 23
Due from approved reserve agents.....	15,245 69	14,004 49	16,968 99	17,737 56
Checks and other cash items.....	781 21	764 10	786 54	1,602 25
Exchanges for clearing house.....				
Notes of other national banks.....	570 00	1,580 00	95 00	90 00
Fractional paper currency, nickels and cents.....	189 17	84 90	313 75	233 47
Specie.....	18,172 81	11,514 26	15,189 76	14,413 71
Legal tender notes.....	6,975 00	2,180 00	4,095 00	3,080 00
Redemption fund with U. S. treasurer (5% of circulation).....				
Due from U. S. treasurer, other than 5% redemption fund.....	562 50	562 50	562 50	562 50
Totals.....	\$202,516 66	\$197,991 37	\$201,940 05	\$220,074 83
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	10,028 27	6,480 62	7,823 07	7,063 74
National bank notes outstanding.....	8,480 00	11,220 00	11,220 00	11,220 00
Due to other national banks.....	308 96			
Due to state banks and bankers.....				
Dividends unpaid.....	25 00	1,185 00	195 00	1,535 00
Individual deposits subject to check.....	80,632 28	71,602 08	82,569 26	96,312 60
Demand certificates of deposit.....	43,014 16	47,508 67	40,117 72	43,453 49
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$202,516 66	\$197,991 37	\$201,940 05	\$220,074 83

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

GEORGE L. MALTZ, *President*; F. W. GILCHRIST, *Vice President*; JOHN C. COMFORT, *Cashier*.

DIRECTORS—George L. Maltz, F. W. Gilchrist, W. H. Potter, E. K. Potter, W. H. Johnson, A. N. Spratt, W. L. Churchill.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$378,709 90	\$350,792 55	\$382,005 35	\$305,741 12
Overdrafts, secured and unsecured	1,278 87	2,041 17	4,726 89	3,253 57
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	5,510 17	8,428 77	11,877 95	16,879 95
Banking house, furniture and fixtures	2,000 00	2,800 00	2,800 00	3,200 00
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	41 55	260 89	176 30	1,080 02
Due from state banks and bankers		218 87		
Due from approved reserve agents	10,878 90	27,710 88	28,747 41	43,441 05
Checks and other cash items	809 20	614 81	499 87	657 07
Exchanges for clearing house				
Notes of other national banks	1,062 00	2,016 00	1,131 00	1,989 00
Fractional paper currency, nickels and cents	44 95	37 95	43 17	44 53
Specie	11,825 00	14,590 25	18,098 00	15,145 00
Legal tender notes	6,290 00	7,273 00	8,965 00	8,223 00
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$471,730 62	\$475,029 17	\$456,871 24	\$457,346 87
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	13,000 00	13,000 00	13,000 00	13,000 00
Undivided profits less expenses and taxes paid	4,001 86	984 80	2,084 83	2,094 87
National bank notes outstanding	45,000 00	45,080 00	45,000 00	45,000 00
Due to other national banks	286 35			986 50
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	189,960 46	189,795 62	186,063 24	191,773 06
Demand certificates of deposit	177,902 15	167,965 47	160,723 17	153,541 94
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United states deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	12,200 00	8,558 28		
Bills payable				
Liabilities other than those above stated				
Totals	\$471,730 62	\$475,029 17	\$456,871 24	\$457,346 87

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

PHILIP BACH, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS—Philip Bach, E. D. Kinne, Harrison Soule, Henry Cornwall, James L. Babcock, James Clements, Moses Seabolt, William McCreery, John F. Lawrence.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$281,349 85	\$310,059 84	\$313,402 82	\$311,317 02
Overdrafts, secured and unsecured	2,106 54	2,434 74	1,333 87	2,028 09
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	3,500 00	3,500 00		
Stocks, securities, etc.	11,500 00	11,500 00	10,000 00	9,000 00
Banking house, furniture and fixtures	13,950 00	13,950 00	13,950 00	13,950 00
Other real estate and mortgages owned	14,598 90	14,598 90	13,368 90	13,798 90
Expenses	1,724 40			
Due from State banks and bankers	13,574 90	8,141 30	11,255 60	9,641 71
Due from approved reserve agents	69,319 07	45,529 09	37,704 61	37,517 24
Checks and other cash items	191 88	87 14	392 69	477 00
Bills in transit	65 25	668 00	654 75	35 00
Notes of other national banks	7,465 00	4,350 00	9,305 00	3,635 00
Fractional paper currency, nickels and cents	391 65	283 81	425 59	480 21
Specie	13,085 40	18,099 60	13,317 25	13,741 15
Legal tender notes	2,751 00	8,265 00	5,185 00	3,764 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,075 00	1,075 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$460,593 34	\$457,586 42	\$447,375 63	\$445,468 32
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	40,483 92	36,675 20	39,238 73	43,104 41
National bank notes outstanding	23,500 00	23,500 00	21,325 00	21,325 00
Due to other national banks	1,351 02	1,388 07		
Due to state banks and bankers	5,000 00	5,000 00	5,000 00	5,000 00
Dividends unpaid	40 00	544 00	40 00	40 00
Individual deposits subject to check	181,744 98	177,088 00	164,593 14	163,449 50
Demand certificates of deposit	89,624 47	94,443 15	97,178 66	98,049 41
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$460,593 34	\$457,586 42	\$447,375 58	\$445,468 32

REPORT OF THE COMMISSIONER OF

No. 3896.

MERCHANTS' NATIONAL BANK, BATTLE CREEK.

A. W. WRIGHT, *President*; FRANK TURNER, *Vice President*; SCOTT FIELD, *Cashier*; FRED WELLS, *Assistant Cashier*.

DIRECTORS—Scott Field, A. C. Hamblin, A. W. Wright, Frank Turner, Peter Hoffmaster.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$132,026 47	\$134,399 71	\$151,189 83	\$123,225 14
Overdrafts, secured and unsecured.....	6,618 17	456 08	4,090 80	4,042 20
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	4,700 00	4,700 00	4,700 00	1,200 00
Stocks, securities, etc.....	4,668 65	4,668 65	4,668 65	4,668 65
Banking house, furniture and fixtures.....	2,400 00	2,400 00	2,400 00	2,400 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	228 25	30 51		233 78
Due from state banks and bankers.....			74 28	
Due from approved reserve agents.....	18,845 83	20,551 36	9,331 93	\$1,087 16
Checks and other cash items.....	608 67	62 52	371 06	65 40
Exchanges for clearing house.....				
Notes of other national banks.....	1,066 00	2,300 00	1,430 00	1,600 00
Fractional paper currency, nickels and cents.....	215 45	159 02	151 02	60 83
Specie.....	8,725 00	9,006 00	9,850 00	11,770 00
Legal tender notes.....				1,000 00
Redemption fund with U. S. treasurer (½ of circulation).....	2,250 00	2,250 00	2,250 00	1,125 00
Due from U. S. treasurer, other than ½ redemption fund.....				
Totals.....	\$232,355 99	\$230,970 80	\$240,555 57	\$216,426 16
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits less expenses and taxes paid.....	2,906 92	1,766 08	2,718 98	5,166 70
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	22,500 00
Due to other national banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	67,423 22	61,977 25	67,278 99	62,961 11
Demand certificates of deposit.....	8,025 85	13,207 52	16,562 60	16,798 35
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$232,355 99	\$230,970 80	\$240,555 57	\$216,426 16

No. 3314.

THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

V. P. COLLIER, *President*; CHAS. AUSTIN, *Vice President*; JAS. BOUGHTON, *Cashier*.

DIRECTORS—V. P. Collier, Wm. Merritt, E. C. Nichols, Chas. Austin, F. G. Shepard, James Boughton, Sam'l J. Titus.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$287,728 41	\$383,696 55	\$283,427 20	\$275,556 35
Overdrafts, secured and unsecured	2,046 30	746 61	950 40	836 65
U. S. bonds to secure circulation	40,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	4,000 00	4,000 00	4,000 00	4,000 00
Stocks, securities, etc.	19,700 00	19,300 00	19,500 00	13,690 00
Banking house, furniture and fixtures	11,761 30	11,761 30	11,761 30	11,761 30
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	697 50	1,400 00	1,270 76	825 00
Due from state banks and bankers	14,355 53	14,330 73	14,533 58	14,109 41
Due from approved reserve agents	118,697 86	65,644 88	103,877 50	117,847 31
Checks and other cash items	366 76	56 93	875 66	496 61
Exchanges for clearing house				
Notes of other national banks	9,070 00	4,600 00	2,750 00	3,450 00
Fractional paper currency, nickels and cents	33 53	114 53	112 27	111 38
Specie	29,737 15	24,541 20	24,188 20	21,906 00
Legal tender notes	2,000 00	1,000 00	1,000 00	1,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,800 00	1,800 00	1,800 00	1,800 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$542,043 34	\$473,382 73	\$510,096 87	\$506,479 01
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	17,650 00	13,435 00	13,425 00	7,716 05
Undivided profits less expenses and taxes paid	7,247 21	4,305 67	8,184 63	12,253 42
National bank notes outstanding	38,220 00	35,020 00	34,520 00	34,520 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid		1,400 00		
Individual deposits subject to check	312,128 78	253,915 34	294,073 54	292,461 32
Demand certificates of deposit	21,797 35	10,416 92	9,898 70	9,527 92
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$542,043 34	\$473,382 73	\$510,096 87	\$506,479 01

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

JNO. F. EDDY, *President*; THOS. CRANAGE, *Vice President*; FREDERICK P. BROWNE, *Cashier*;
JAMES M. LEWIS, *Assistant Cashier*.

DIRECTORS—J. F. Eddy, T. Cranage, F. P. Browne, H. B. Smith, G. K. Jackson, E. A. Cooley, Wm. H. McEwan, F. T. Norris, Chas. A. Eddy.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$397,533 27	\$613,794 14	\$614,990 00	\$375,801 50
Overdrafts, secured and unsecured.....	1,407 08	438 17	481 99	261 95
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				3,537 00
Stocks, securities, etc.....				20,000 00
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	
Other real estate and mortgages owned.....	5,337 50	5,337 50	5,137 50	5,137 50
Due from national banks (not reserve agents).....	7,681 09	6,324 10	4,154 11	9,143 81
Due from state banks and bankers.....	1,788 97	6,342 35	4,591 30	2,379 68
Due from approved reserve agents.....	39,208 70	37,278 98	57,980 27	56,915 28
Checks and other cash items.....	672 31	3,441 64	4,375 42	2,898 67
Exchanges for clearing house.....	7,154 07	3,416 07	5,494 95	2,992 17
Notes of other national banks.....	8,295 00	13,109 00	9,168 00	10,630 00
Fractional paper currency, nickels and cents.....	257 00	551 83	120 39	233 43
Specie.....	28,900 00	28,500 00	28,300 00	29,800 00
Legal tender notes.....	5,100 00	5,079 00	9,928 00	10,620 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				8,000 00
Totals.....	\$375,779 94	\$600,857 78	\$616,921 93	\$385,611 00
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	18,510 82	13,197 22	15,244 29	22,351 79
National bank notes outstanding.....	45,000 00	43,340 00	45,000 00	45,000 00
Due to other national banks.....	8,617 10	5,690 51	12,342 41	2,437 58
Due to state banks and bankers.....	24,526 91	23,764 68	28,261 92	54,474 40
Dividends unpaid.....		1,000 00		
Individual deposits subject to check.....	198,511 84	201,810 78	213,449 74	229,738 17
Demand certificates of deposit.....	206,906 21	204,081 69	207,966 95	218,161 26
Time certificates of deposit.....				
Certified checks.....	18 40	6 40	26 40	55 40
Cashier's checks outstanding.....	1,606 13	1,216 13	5,017 87	1,171 94
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	124,084 53	56,300 37	38,622 35	26,670 26
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$375,779 94	\$600,857 78	\$616,921 93	\$385,611 00

THE OLD SECOND NATIONAL BANK, BAY CITY.

ORRIN BUMP, *President*; D. C. SMALLEY, *Vice President*; M. M. ANDREWS, *Cashier*; C. M. BUMP, *Assistant Cashier*.

DIRECTORS—Wm. Westover, Selwyn Eddy, L. E. Noyes, Jas. Davidson, D. C. Smalley, J. W. McGraw, A. J. Cooke, Orrin Bump, Frank P. Chesbrough.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$945,079 64	\$799,928 53	\$938,795 41	\$995,887 53
Overdrafts, secured and unsecured.....	109 88	68 18	127 38	18 68
U. S. bonds to secure circulation.....	200,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	19,828 18	7,000 00	7,000 00	7,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	3,000 00	2,506 00	2,506 00	2,500 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	3,452 75	10,528 65	8,822 88	19,546 10
Due from state banks and bankers.....		3,307 28	129 17	
Due from approved reserve agents.....	119,187 20	147,775 73	65,198 67	78,192 52
Checks and other cash items.....	97 67	707 04	480 52	249 30
Exchanges for clearing house.....	2,568 22	3,925 59	4,538 77	2,110 90
Notes of other national banks.....	4,500 00	7,400 00	4,000 00	3,088 60
Fractional paper currency, nickels and cents.....	95 80	187 25	156 25	80 69
Specie.....	44,141 00	46,940 75	45,550 00	46,577 00
Legal tender notes.....	7,419 00	9,060 00	4,553 00	1,220 00
Redemption fund with U. S. treasurer (5% of circulation).....	9,000 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	3,500 00			
Totals.....	\$1,361,990 09	\$1,094,075 00	\$1,184,688 05	\$1,208,700 73
Liabilities.				
Capital stock paid in.....	\$350,000 00	\$368,850 00	\$400,000 00	\$400,000 00
Surplus fund.....	106,000 00			30,000 00
Undivided profits less expenses and taxes paid.....	72,197 17	13,402 88	24,220 02	5,618 88
National bank notes outstanding.....	180,000 00	45,000 00	45,000 00	45,000 00
Due to other national banks.....	1,556 79	34,429 83	1,599 46	20,638 63
Due to state banks and bankers.....	21,474 06	19,390 61	18,909 10	24,228 97
Dividends unpaid.....				
Individual deposits subject to check.....	221,453 48	253,101 49	287,253 21	272,314 45
Demand certificates of deposit.....	278,780 69	299,684 63	323,786 82	323,852 94
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	33,577 90	60,475 59	33,914 44	32,616 85
Bills payable.....	208,000 00			
Liabilities other than those above stated.....				
Totals.....	\$1,361,990 09	\$1,094,075 00	\$1,184,688 05	\$1,208,700 72

REPORT OF THE COMMISSIONER OF

No. 4261.

FIRST NATIONAL BANK, BENTON HARBOR.

S. A. BAILY, *President*; J. S. MORTON, *Vice President*; JAMES BALEY, *Cashier*;
FRANK WELTON, *Assistant Cashier*.

DIRECTORS—E. P. Patterson, James Baley, C. M. Edick, S. A. Bailey, J. S. Morton.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$169,596 75	\$172,082 25	\$172,789 08	\$169,946 96
Overdrafts, secured and unsecured	641 18	485 53	422 66	795 94
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	1,500 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.				
Banking house, furniture and fixtures	2,858 66	2,858 66	2,858 66	2,858 66
Other real estate and mortgages owned				
Due from national banks (not reserve agents)		5,887 33	6,966 65	6,596 38
Due from state banks and bankers				
Cash on hand and in banks	\$7,827 99			
Due from approved reserve agents		17,110 05	26,242 64	16,735 56
Checks and other cash items		1,477 69	2,114 91	2,326 45
Exchanges for clearing house				
Notes of other national banks				
Fractional paper currency, nickels and cents		13 40	48 04	98 28
Specie		10,137 50	11,054 90	11,348 20
Legal tender notes		4,965 00	3,700 00	1,579 00
Redemption fund with U. S. treasurer (5% of cir- culation)		562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$224,924 58	\$230,500 11	\$250,421 94	\$226,547 98
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	\$7,098 49	\$7,500 00	\$7,500 00	\$7,500 00
Undivided profits less expenses and taxes paid		452 93	1,115 72	2,675 73
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks			261 59	
Due to state banks and bankers		147 29		1,808 56
Dividends unpaid		80 00		
Individual deposits subject to check		84,064 15	114,818 14	91,658 57
Deposits	118,616 67	42,663 18	35,473 49	81,960 03
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				10 00
Cashier's checks outstanding				
United states deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	7,989 42	4,872 56		
Bills payable				
Liabilities other than those above stated				
Totals	\$224,924 58	\$230,500 11	\$250,421 94	\$226,547 98

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

JOSEPH SELLWOOD, *President*; GEORGE L. LOOPE, *Vice President*; WILLIAM I. PRINCE, *Cashier*.

DIRECTORS—Joseph Sellwood, George L. Loope, William J. Olcott, George H. Strong, William I. Prince.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$80,298 85	\$68,455 79	\$104,012 08	\$105,410 99
Overdrafts, secured and unsecured.....	893 68	1,828 61	1,297 79	1,837 08
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.....	1,611 04	1,611 04	1,611 04	1,611 04
Banking house, furniture and fixtures.....	9,600 00	9,600 00	9,600 00	9,600 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	5 50		187 15	116 89
Due from State banks and bankers.....	208 78	288 68	555 38	164 58
Due from approved reserve agents.....	18,707 58	11,622 56	7,863 34	11,262 77
Checks and other cash items.....	303 64	15 00	16 40	700 59
Exchanges for clearing house.....				
Notes of other national banks.....	2,000 00	2,000 00	1,500 00	400 00
Fractional paper currency, nickels and cents.....	249 14	208 21	372 91	252 86
Specie.....	10,390 65	8,737 60	9,254 05	7,982 65
Legal tender notes.....	2,500 00	2,000 00	3,000 00	1,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	162 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$150,571 26	\$150,930 94	\$153,322 59	\$154,351 45
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,800 00	2,800 00	2,800 00	2,800 00
Undivided profits less expenses and taxes paid.....	1,538 92	1,029 72	1,906 81	2,852 28
National bank notes outstanding.....	11,250 00	10,850 00	10,820 00	11,250 00
Due to other national banks.....	1,188 13	850 77	2,701 80	5,183 49
Due to state banks and bankers.....				
Dividends unpaid.....		132 00	8 00	
Individual deposits subject to check.....	70,440 82	71,087 11	69,167 77	65,122 99
Demand certificates of deposit.....	13,579 89	14,701 34	15,938 71	17,112 74
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$150,571 26	\$150,930 94	\$153,322 59	\$154,351 45

No. 2944.

BIG RAPIDS NATIONAL BANK, BIG RAPIDS.

D. F. COMSTOCK, *President*; M. BROWN, *Vice President*; C. W. COMSTOCK, *Cashier*.

DIRECTORS—D. F. Comstock, M. Brown, J. H. Palmer, A. W. Bennett, Thomas Skelton, F. W. Joslin, O. M. Oleson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$288,257 26	\$214,623 24	\$224,633 08	\$206,872 08
Overdrafts, secured and unsecured.....	868 80	1,056 42	2,166 87	1,480 51
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	26,000 00	27,050 00	27,050 00	26,750 00
Banking house, furniture and fixtures.....	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	300 00	534 51	939 51	618 12
Due from state banks and bankers.....	1,022 08	6,560 94	337 12	1,965 85
Due from approved reserve agents.....	5,200 69	56,451 63	37,325 58	39,463 24
Checks and other cash items.....	1,101 60	1,189 01	2,323 27	984 44
Exchanges for clearing house.....				
Notes of other national banks.....	1,784 00	2,496 00	4,242 00	2,818 00
Fractional paper currency, nickels and cents.....	204 50	145 61	180 01	220 14
Specie.....	25,129 95	22,264 50	22,903 85	21,022 80
Legal tender notes.....	12,569 00	14,869 00	14,252 00	8,447 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$342,122 88	\$375,925 86	\$365,077 70	\$339,332 13
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	17,000 00	18,000 00	18,000 00	18,000 00
Undivided profits less expenses and taxes paid.....	1,613 20	3,288 98	3,324 89	4,766 89
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....				
Due to State banks and bankers.....	9,896 46	14,837 83	16,858 58	13,666 75
Dividends unpaid.....				
Individual deposits subject to check.....	68,126 22	68,645 57	66,773 71	62,329 64
Demand certificates of deposit.....	127,987 00	148,658 48	137,120 66	118,068 85
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$342,122 88	\$375,925 86	\$365,077 70	\$339,332 13

THE BANKING DEPARTMENT.

213

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

JAMES REYNOLDS, *President*; CHARLES F. HOWE, *Vice President*; E. W. SANDERS, *Cashier*.

DIRECTORS—E. W. Sanders, John F. Reynolds, Charles F. Howe, C. H. Baker, James Reynolds,
Charles Bishop, John W. Bustle.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$86,536 48	\$91,699 17	\$90,764 82	\$88,812 88
Overdrafts, secured and unsecured.....	2,856 44	1,217 28	1,812 12	2,862 80
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,000 00	2,000 00	1,200 00	1,200 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	1,730 00	1,730 00	1,730 00	1,730 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....				
Due from state banks and bankers.....				
Due from approved reserve agents.....	22,789 50	6,365 94	16,063 19	21,783 45
Checks and other cash items.....	1,972 65	1,090 89	5,120 68	2,127 82
Exchanges for clearing house.....				
Notes of other national banks.....	792 00	2,725 00	15 00	477 00
Fractional paper currency, nickels and cents.....	240 98	365 87	76 19	179 09
Specie.....	3,168 55	3,067 50	2,454 50	2,468 65
Legal tender notes.....	2,000 00	2,000 00	1,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$136,599 05	\$125,820 15	\$133,303 97	\$136,208 69
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,802 44	10,484 23	9,684 23	9,684 23
Undivided profits less expenses and taxes paid.....	1,678 38	421 45	1,106 19	2,232 81
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	32,371 71	25,287 70	33,631 46	36,082 49
Demand certificates of deposit.....	33,901 53	24,926 77	27,682 09	27,014 16
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$136,899 05	\$125,820 15	\$133,303 97	\$136,208 69

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

EDWARD RYAN, *President*; JOHN S. DYMCK, *Vice President*; WILLIAM B. ANDERSON, *Cashier*.DIRECTORS—Edward Ryan, John S. Dymock, James Dunstan, Joseph Hermann, Josiah Hall,
John D. Cuddihy, Thomas M. Lyon.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$461,570 28	\$443,612 12	\$458,402 72	\$461,944 77
Overdrafts, secured and unsecured	58 45	1,174 70	688 28	80 04
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	3,000 00	3,000 00	3,080 00	3,000 00
Stocks, securities, etc.	5,000 00	26,350 00	38,675 00	39,675 00
Banking house, furniture and fixtures	20,535 00	20,535 00	20,976 15	20,976 15
Other real estate and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Due from national banks (not reserve agents)	16,535 91	23,478 90	27,148 12	24,533 42
Due from State banks and bankers	561 82	1,753 45	1,604 77	2,468 59
Due from approved reserve agents	206,674 61	226,808 68	208,317 08	196,496 31
Checks and other cash items	678 58	750 25	612 99	1,992 91
Exchanges for clearing house				
Notes of other national banks	12,540 00	17,470 00	8,800 00	8,705 00
Fractional paper currency, nickels and cents	426 85	278 87	440 14	182 48
Specie	64,496 65	57,686 30	56,702 00	57,890 10
Legal tender notes	23,350 00	32,470 00	31,920 00	26,210 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund			500 00	
Totals	\$848,512 68	\$895,335 88	\$885,908 25	\$876,349 72
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	8,921 08	12,532 64	7,041 20	12,023 42
National bank notes outstanding	22,500 00	22,500 00	22,000 00	21,900 00
Due to other national banks	465 08			286 50
Due to state banks and bankers		3,770 16		
Dividends unpaid			25 00	
Individual deposits subject to check	659,989 48	699,825 12	704,509 19	688,823 67
Demand certificates of deposit	6,487 10	7,107 96	2,182 86	6,924 12
Time certificates of deposit				
Certified checks	150 00	150 00	150 00	175 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$848,512 68	\$895,335 88	\$885,908 25	\$876,349 72

No. 1812

FIRST NATIONAL BANK, CASSOPOLIS.

S. T. READ, *President*; M. L. HOWELL, *Vice President*; C. A. RITTER, *Cashier*;
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS—M. L. Howell, S. T. Read, J. H. Johnson, A. F. Ritter, G. M. Kingsbury, C. A. Ritter,
A. M. Kingsbury.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$120,396 66	\$121,843 98	\$122,278 28	\$128,420 27
Overdrafts, secured and unsecured	21 75	68 68	144 11	114 95
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	6,000 00	6,000 00	11,000 00	11,000 00
Banking house, furniture and fixtures				
Other real estate and mortgages owned	8,320 00	8,320 00	8,320 00	8,320 00
Due from national banks (not reserve agents)	3,306 71	32 40	7 25	325 08
Due from state banks and bankers	29 20	920 52	7 20	
Due from approved reserve agents	14,904 83	24,625 16	29,535 72	28,859 94
Checks and other cash items				274 50
Exchanges for clearing house				
Notes of other national banks	1,540 00	1,665 00	1,620 00	2,735 00
Fractional paper currency, nickels and cents	40 78	149 40	67 51	48 20
Specie	8,290 00	9,120 00	8,105 00	8,895 00
Legal tender notes	1,500 00	2,000 00	1,000 00	1,500 00
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$181,192 48	\$182,765 64	\$190,092 67	\$212,505 44
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	11,558 13	10,872 90	11,596 85	13,709 64
National bank notes outstanding	11,250 00	10,550 00	10,480 00	10,550 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	44,454 28	44,678 97	45,387 77	61,534 95
Demand certificates of deposit	38,905 97	41,962 77	47,725 55	57,960 85
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$181,192 48	\$182,765 64	\$190,092 67	\$212,505 44

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

F. S. BELCHER, *President*; A. J. IVES, *Vice President*; WILLIAM P. LACEY, *Cashier*;
CHARLES J. HALL, *Assistant Cashier*.

DIRECTORS—William P. Lacey, A. J. Ives, F. A. Hooker, P. T. Van Zile, F. S. Belcher.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 13.
Loans and discounts	\$150,321 16	\$156,183 98	\$158,226 68	\$176,595 68
Overdrafts, secured and unsecured	169 32		22 17	
U. S. bonds to secure circulation	18,750 00	18,750 00	18,750 00	18,750 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	1,500 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.				
Banking house, furniture and fixtures	10,800 00	10,800 00	10,500 00	10,800 00
Other real estate, and mortgages owned				
Due from national banks (not reserve agents)			1,022 01	276 48
Due from state banks and bankers				
Due from approved reserve agents	25,835 98	20,027 09	35,302 61	19,719 48
Checks and other cash items	198 61	191 43	229 66	202 60
Exchanges for clearing house				
Notes from other national banks	289 00	293 00	327 00	420 00
Fractional paper currency, nickels and cents	835 75	896 99	628 17	570 99
Specie	10,602 50	11,294 50	9,301 50	10,445 00
Legal tender notes	2,786 00	1,260 00	2,974 00	2,988 00
Redemption fund with U. S. treasurer (5% of cir- culation)	843 75	843 75	843 75	843 75
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$222,867 07	\$222,040 69	\$229,727 55	\$243,106 98
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	4,548 15	8,489 31	5,271 50	7,368 54
National bank notes outstanding	16,470 00	16,870 00	16,870 00	16,870 00
Due to other national banks	328 00	509 14	869 87	649 32
Due to state banks and bankers	25 00	53 24	8 88	648 20
Dividends unpaid				
Individual deposits subject to check	49,624 75	50,252 19	59,482 96	62,759 72
Demand certificates of deposit	51,871 17	50,896 81	57,724 39	54,921 15
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$222,867 07	\$222,040 69	\$229,727 55	\$243,106 98

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*;
J. T. WILSON, *Assistant Cashier*.

DIRECTORS—E. N. Ely, W. B. Otto, P. D. Patterson, J. T. Wilson, A. D. Baughman, E. T. Church,
H. K. Jennings.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$107,529 00	\$97,234 08	\$96,048 58	\$107,290 12
Overdrafts, secured and unsecured.....	811 75	195 80	1,627 56	1,396 44
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	4,100 00	3,600 00	3,600 00	3,600 00
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned.....	9,250 00	21,985 00	21,985 00	21,985 00
Due from national banks (not reserve agents).....	1,247 42	270 77	2,899 00	1,212 11
Due from state banks and bankers.....				
Due from approved reserve agents.....	19,825 45	4,167 71	30,118 39	15,764 16
Checks and other cash items.....	338 26	1,990 50	66 00	
Exchanges for clearing house.....				
Notes of other national banks.....	701 00	5,527 00	2,490 00	8,994 00
Fractional paper currency, nickels and cents.....	299 07	61 12	153 88	122 04
Specie.....	10,321 00	9,440 00	9,060 50	9,235 00
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$176,290 45	\$166,474 28	\$179,551 36	\$191,631 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	20,040 55	21,226 08	22,060 12	23,227 45
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....	1,929 69	1,506 80	879 22	
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	45,227 87	37,178 20	49,594 30	53,451 18
Demand certificates of deposit.....	22,532 24	20,247 20	21,237 71	23,602 73
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$176,290 45	\$166,474 28	\$179,551 36	\$191,631 37

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS—Geo. F. Raynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephraim Smith.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$188,150 56	\$230,809 37	\$312,210 47	\$308,992 95
Overdrafts, secured and unsecured.....	328 98	557 75	1,215 83	284 99
U. S. bonds to secure circulation.....	12,000 00	12,000 00	12,000 00	12,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	16,500 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	9,221 09	12,226 09	65,553 15	29,168 39
Checks and cash items.....	514 84	1,078 09	281 28	529 25
Exchanges for clearing houses.....				
Notes of other national banks.....	1,442 00	1,378 00	743 00	825 00
Fractional paper currency, nickels and cents.....	226 07	97 70	145 77	159 53
Specie.....	18,086 65	10,506 55	12,781 85	15,268 85
Legal tender notes.....	5,116 00	5,042 00	4,584 00	6,226 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	585 00	585 00	585 00	585 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$253,271 19	\$281,780 55	\$327,010 35	\$320,784 95
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,722 73	290 21	1,529 74	4,154 86
National bank notes outstanding.....	11,700 00	11,700 00	11,700 00	11,700 00
Due to other national banks.....	912 18			
Due to State banks and bankers.....		89 44		
Dividends unpaid.....		150 00		
Individual deposits subject to check.....	32,368 76	102,890 59	140,612 24	98,682 87
Demand certificates of deposit.....	96,571 57	2,592 05	2,728 25	2,080 31
Time certificates of deposit.....		104,588 26	110,439 02	114,166 91
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$253,271 19	\$281,780 55	\$327,010 35	\$320,784 95

No. 1235.

COLDWATER NATIONAL BANK OF COLDWATER.

L. M. WING, *President*; D. B. DENNIS, *Vice President*; H. R. SAUNDERS, *Cashier*.

DIRECTORS—Samuel P. Williams, D. B. Dennis, Z. G. Osborn, L. M. Wing, L. Sloman, M. D. Campbell, John T. Starr.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$345,486 36	\$328,271 57	\$319,412 26	\$322,264 21
Overdrafts, secured and unsecured	1,484 80	2,879 22	2,316 83	2,569 57
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	24,075 00	22,467 00	22,467 00	22,467 00
Banking house, furniture and fixtures	1,890 00	1,890 00	1,890 00	1,890 00
Other real estate and mortgages owned	1,817 65	14,595 27	32,176 20	32,176 20
Due from national banks (not reserve agents)			26 25	100 00
Due from state banks and bankers	245 17			
Due from approved reserve agents	15,891 46	17,485 67	25,984 72	19,922 57
Checks and other cash items	2,945 54	1,353 28	1,642 26	2,068 27
Exchanges for clearing house				
Notes of other national banks	2,590 00	2,645 00	2,581 00	595 00
Fractional paper currency, nickels and cents	278 41	122 51	132 94	58 09
Specie	12,015 25	11,267 15	14,266 80	10,406 20
Legal tender notes	2,000 00	5,000 00	5,043 00	2,358 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$336,441 14	\$334,001 77	\$354,355 25	\$349,021 51
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid	19,196 49	16,224 64	17,535 59	15,077 15
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	58,751 45	55,080 84	61,085 62	52,586 08
Demand certificates of deposit	105,998 20	104,195 29	118,261 04	120,908 24
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$336,441 14	\$334,001 77	\$354,355 25	\$349,021 51

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; C. D. RANDALL, *Vice President*; A. S. UPSON, *Cashier*.DIRECTORS—Cyrus G. Luce, J. S. Barber, E. B. Clarke, L. E. Rose, L. F. Hale, M. G. Clarke,
C. D. Randall.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$317,358 86	\$318,259 97	\$296,304 79	\$295,455 80
Overdrafts, secured and unsecured	1,595 87	285 23	520 48	729 73
U. S. bonds to secure circulation	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	16,175 00	16,175 00	16,175 00	16,175 00
Stocks, securities, etc.	59,886 22	59,585 55	59,585 55	67,485 50
Banking house, furniture and fixtures	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned	4,000 00	4,000 00	4,000 00	1,500 00
Due from national banks (not reserve agents)	889 20		847 00	1,077 81
Due from state banks and bankers	185 00		45 24	461 17
Due from approved reserve agents	19,476 89	9,977 29	16,407 65	28,315 99
Checks and other cash items	166 34	246 22	933 45	188 04
Exchanges for clearing house				
Notes of other national banks	3,117 00	2,689 00	1,916 00	6,489 00
Fractional paper currency, nickels and cents	92 36	106 06	108 41	87 40
Specie	16,997 10	16,693 25	17,065 65	16,185 70
Legal tender notes	8,000 00	8,500 00	8,500 00	8,500 00
Redemption fund with U. S. treasurer (5% of circulation)	7,425 00	7,425 00	7,425 00	7,025 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$626,062 84	\$625,152 57	\$611,864 23	\$628,605 13
Liabilities.				
Capital stock paid in	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund	35,000 00	35,400 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid	46,721 96	46,007 88	48,330 11	48,924 26
National bank notes outstanding	148,500 00	148,500 00	148,500 00	148,500 00
Due to other national banks		186 76		
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	50,778 48	50,988 91	49,185 73	54,085 75
Demand certificates of deposit	190,061 90	179,469 52	171,448 88	176,745 12
Time certificates of deposit				
Certified checks			400 00	400 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$626,062 84	\$625,152 57	\$611,864 23	\$628,605 13

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

W. D. GARRISON, *President*; L. W. SIMMONS, *Vice President*; W. A. ROSENKRANS, *Cashier*;
W. F. GALLAGHER, *Assistant Cashier*.

DIRECTORS—Roger Sherman, John Driscoll, A. Garrison, W. D. Garrison, Patrick Gallagher,
L. W. Simmons, H. A. Nichols.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$185,250 22	\$177,158 50	\$164,222 58	\$161,570 73
Overdrafts, secured and unsecured.....	103 81	487 58	148 68	14 73
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned.....	550 00	550 00	550 00	550 00
Due from national banks (not reserve agents).....				
Due from state banks and bankers.....				
Due from approved reserve agents.....	24,340 17	12,488 86	20,088 09	32,211 93
Checks and other cash items.....	2,197 55	349 92	1,908 71	147 66
Exchanges for clearing house.....				
Notes of other national banks.....	1,322 00	458 00	978 00	1,365 00
Fractional paper currency, nickels and cents.....	131 65	98 37	98 80	107 74
Specie.....	7,400 00	8,150 00	7,800 00	8,623 00
Legal tender notes.....	6,000 00	5,000 00	3,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	552 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....		170 00	980 00	
Totals.....	\$246,857 90	\$223,957 23	\$218,286 76	\$225,643 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	5,500 00	5,500 00	5,500 00
Undivided profits less expenses and taxes paid.....	2,190 45	428 85	1,474 89	3,234 74
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	29,188 99	13,015 92	12,284 99	35,548 17
Demand certificates of deposit.....	136,778 46	137,267 45	183,777 35	120,120 86
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	5,000 00	7,500 00	4,000 00	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$246,857 90	\$223,957 23	\$218,286 76	\$225,643 27

No. 2707.

FIRST NATIONAL BANK, DETROIT.

D. M. FERRY, President; L. E. CLARK, Vice President; JOHN T. SHAW, Cashier.

DIRECTORS—Geo. V. N. Lothrop, Emory Wendell, James McMillan, D. M. Ferry, Wm. J. Chittenden, Lorenzo E. Clark, Don M. Dickinson, Wm. C. McMillan, E. S. Barbour.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$2,410,256 27	\$2,646,729 79	\$2,715,742 17	\$2,854,858 00
Overdrafts, secured and unsecured.....	7 01		107 04	23 67
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	35,000 00	35,000 00	35,000 00	35,000 00
Stocks, securities, etc.....	39,000 00	39,000 00	39,000 00	
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	130,419 18	178,919 10	324,653 99	298,666 54
Due from State banks and bankers.....	38,140 46	54,380 03	52,480 28	80,446 72
Due from approved reserve agents.....	604,634 73	388,556 69	716,571 84	580,212 72
Checks and other cash items.....	883 58	463 37	215 79	1,248 46
Exchanges for clearing house.....	57,022 68	55,490 41	109,534 01	56,129 07
Notes of other national banks.....	29,582 00	23,753 00	19,246 00	64,366 00
Fractional paper currency, nickels and cents.....	\$29 40	273 57	116 05	368 21
Specie.....	297,946 35	211,600 70	206,145 80	200,839 38
Legal tender notes.....	125,012 00	189,691 00	187,687 00	262,007 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	6,649 88	6,750 00	6,750 00	6,750 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....			1,705 15	11,548 32
Totals.....	\$4,074,883 54	\$4,180,757 66	\$4,714,905 12	\$4,732,464 09
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	114,921 72	96,683 74	107,401 59	128,582 19
National bank notes outstanding.....	107,100 00	130,000 00	132,850 00	128,060 00
Due to other national banks.....	538,900 11	508,717 12	517,045 57	544,114 21
Due to State banks and bankers.....	1,275,262 71	1,048,114 24	1,129,034 94	1,485,611 96
Dividends unpaid.....		125 00	125 00	
Individual deposits subject to check.....	1,244,547 55	1,496,248 48	2,058,532 19	1,625,564 44
Demand certificates of deposit.....	27,134 24	25,076 09	25,272 19	31,712 39
Time certificates of deposit.....				
Certified checks.....	16,880 10	35,915 47	5,595 00	4,866 24
Cashier's checks outstanding.....	791 90	25,436 47	823 06	50,363 91
United States deposits.....	57,771 53	87,927 11	35,579 15	40,260 47
Deposits of U. S. disbursing officers.....	92,093 68	125,563 39	102,846 43	95,338 28
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$4,074,883 54	\$4,180,757 66	\$4,714,905 12	\$4,732,464 09

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

M. S. SMITH, *President*; GEO. B. SARTWELL, *Vice President*; HAMILTON DEY, *Cashier*; HERMANN DEY, *Assistant Cashier*.

DIRECTORS—M. S. Smith, D. D. Thorp, Hamilton Dey, Simon J. Murphy, Wm. A. Moore, Thos. W. Palmer, Geo. B. Sartwell, Geo. H. Hopkins, Jno. N. Bagley, W. A. Avery, Julius Stroh.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$2,201,954 32	\$2,091,998 75	\$2,094,823 85	\$2,181,076 49
Overdrafts, secured and unsecured.....	3,227 43	543 14	2,636 11	1,808 21
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	2,353 50	2,353 50	2,353 50	2,353 50
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	124,716 77	164,366 50	171,201 95	215,387 78
Due from state banks and bankers.....	10,940 13	38,235 12	21,530 78	78,575 41
Due from approved reserve agents.....	180,877 68	271,581 56	271,208 79	315,688 41
Checks and other cash items.....	5,244 07	5,039 24	4,849 67	5,483 61
Exchanges for clearing house.....	13,704 90	32,920 57	21,289 98	24,071 85
Notes of other national banks.....	8,723 00	20,923 00	12,727 00	31,962 00
Fractional paper currency, nickels and cents.....	4,583 84	3,064 14	2,075 78	2,442 96
Specie.....	232,373 50	259,938 00	211,561 00	283,570 00
Legal tender notes.....	63,000 00	75,850 00	50,950 00	75,150 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,012 00	91 25	580 80	940 30
Totals.....	\$2,914,461 11	\$3,008,203 77	\$2,920,039 16	\$3,220,252 52
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	48,611 20	51,581 65	46,133 24	69,698 54
National bank notes outstanding.....	33,990 00	29,460 00	34,680 00	31,040 00
Due to other national banks.....	296,484 09	347,606 96	331,693 46	323,174 35
Due to state banks and bankers.....	963,806 85	375,720 17	353,974 77	371,415 74
Dividends unpaid.....	166 00	840 00	2,643 00	
Individual deposits subject to check.....	1,596,100 86	1,627,677 91	1,562,838 52	1,995,090 07
Demand certificates of deposit.....	85,352 11	75,017 08	88,007 17	22,345 83
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,914,461 11	\$3,008,203 77	\$2,920,039 16	\$3,220,252 52

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH McMILLAN, *President*; F. H. WALKER, *Vice President*; MORRIS L. WILLIAMS, *Cashier*;
R. L. COURTNEY, *Assistant Cashier*; A. W. EHRMAN, *Auditor*.

DIRECTORS—H. McMillan, F. H. Walker, Geo. Hendrie, Joseph H. Berry, W. A. McGraw, Jno. B. Dyar,
T. H. Newberry, M. L. Williams, W. C. Williams.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 18.
Loans and discounts	\$1,935,317 28	\$2,215,106 01	\$2,446,248 81	\$2,496,688 47
Overdrafts, secured and unsecured	760 29	798 15	286 50	1,130 94
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds on hand				
Premiums on U. S. bonds	14,000 00	14,000 00	14,000 00	14,000 00
Stocks, securities, etc.				
Banking house, furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned				3,800 00
Due from national banks (not reserve agents)	58,329 41	61,079 44	147,628 05	88,080 98
Due from state banks and bankers	8,286 88	67,868 02	41,230 67	77,087 79
Due from approved reserve agents	133,527 18	232,323 62	457,689 84	370,646 76
Checks and other cash items	987 04	2,897 12	2,383 86	909 59
Exchanges for clearing house	41,360 96	57,071 88	93,162 86	44,075 59
Notes of other national banks	41,508 00	52,364 00	79,542 00	42,468 00
Fractional paper currency, nickels and cents	4,410 79	4,646 80	4,630 84	4,281 60
Specie	251,289 00	246,392 50	317,158 00	264,441 50
Legal tender notes	97,000 00	160,000 00	75,000 00	101,000 00
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund	6,500 00	6,500 00		
Totals	\$3,799,121 88	\$3,326,735 54	\$3,884,555 43	\$3,714,861 17
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	144,397 83	138,664 71	151,385 43	151,218 86
National bank notes outstanding	40,150 00	36,200 00	33,950 00	32,350 00
Due to other national banks	196,224 16	314,280 89	478,969 82	526,960 89
Due to state banks and bankers	581,415 65	446,091 58	535,334 76	621,289 48
Dividends unpaid		200 00		
Individual deposits subject to check	790,896 99	1,323,586 04	1,583,576 50	1,293,828 00
Demand certificates of deposit	372,249 86	302,445 44	385,890 82	328,851 51
Time certificates of deposit	28,831 08	22,207 68	17,578 88	14,282 26
Certified checks				
Cashier's checks outstanding				
United States deposits	137,265 19	132,305 94	118,840 50	135,224 92
Deposits of U. S. disbursing officers	8,190 12	8,753 26	29,538 72	11,406 25
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$2,799,121 83	\$3,326,735 54	\$3,884,555 43	\$3,714,861 17

No. 2870.

DETROIT NATIONAL BANK, DETROIT.

ALLEN McPHERSON, President; WM. C. COLBURN, Vice President; WM. T. DeGRAFF, Cashier;
D. STEWART, JR., Assistant Cashier.

DIRECTORS—R. A. Alger, W. C. Colburn, A. Lewis, H. P. Baldwin, A. McPherson, C. Endicott, T. D. Buhl,
J. F. Joy, Henry Stephens, F. C. Stoepel.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$3,279,974 27	\$3,882,471 09	\$3,698,370 14	\$3,637,543 80
Overdrafts, secured and unsecured	198 17	2,297 65	1,967 57	1,411 67
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	41,898 25	41,898 25	42,232 35	146,169 70
Bills in transit	48,208 11	41,871 22	53,524 88	47,555 84
Other real estate and mortgages owned	7,000 00	7,000 00	7,000 00	7,000 00
Due from national banks (not reserve agents)	172,329 24	182,859 79	189,702 19	224,950 84
Due from state banks and bankers	95,851 76	84,095 20	47,060 53	33,641 53
Due from approved reserve agents	378,519 91	498,765 84	437,384 37	562,471 09
Checks and other cash items	2,889 72	4,190 27	6,096 89	5,997 69
Exchanges for clearing house	27,965 96	62,677 65	47,191 28	51,580 24
Notes of other national banks	16,780 00	55,551 00	36,207 00	35,422 00
Fractional paper currency, nickels and cents	1,517 55	1,518 78	801 44	847 40
Specie	263,461 00	226,563 00	209,436 50	318,784 00
Legal tender notes	145,427 00	147,484 00	109,167 00	109,781 00
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund	6,000 00	2,500 00		
Totals	\$4,479,770 94	\$4,862,092 84	\$5,043,752 32	\$5,234,807 89
Liabilities.				
Capital stock paid in	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund	175,000 00	180,000 00	185,000 00	185,000 00
Undivided profits less expenses and taxes paid	94,769 74	88,642 62	85,070 88	103,784 12
National bank notes outstanding	48,800 00	48,800 00	43,400 00	44,520 00
Due to other national banks	418,159 87	607,892 85	608,115 73	714,560 85
Due to state banks and bankers	1,150,127 77	888,850 77	888,819 10	1,207,691 49
Dividends unpaid	100 00	3,229 28	11,901 56	
Individual deposits subject to check	1,840,584 24	1,814,842 63	2,027,116 08	1,796,078 29
Demand certificates of deposit	226,918 99	225,525 53	176,536 48	177,841 88
Time certificates of deposit				
Certified checks	38,250 33	4,596 33	3,401 00	5,890 75
Cashier's checks outstanding		6,212 33	14,840 00	
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$4,479,770 94	\$4,862,092 84	\$5,043,752 32	\$5,234,807 89

No. 3730.

THE PRESTON NATIONAL BANK, DETROIT.

F. W. HAYES, *President*; A. E. F. WHITE, *Vice President*; H. L. O'BRIEN, *Cashier*; J. P. GILMORE, *Auditor*.

DIRECTORS—Jno. Canfield, W. R. Burt, F. W. Hayes, C. A. Black, W. H. Elliott, J. E. Davis, J. D. Standish, A. E. F. White, A. L. Stephens, H. K. White, Jerome Croul, J. B. Book.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$3,437,466 70	\$3,235,548 57	\$3,334,342 63	\$3,317,319 41
Overdrafts, secured and unsecured	169 65	1,479 83	3,037 83	1,191 50
U. S. bonds to secure circulation	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand	122,500 00	122,500 00	122,500 00	122,500 00
Premiums on U. S. bonds		1,993 91	1,993 91	
Stocks, securities, etc.	17,708 53	26,014 87	26,014 87	31,751 63
Banking house, furniture and fixtures				
Other real estate and mortgages owned	163,332 25	162,068 46	237,517 09	232,737 23
Due from national banks (not reserve agents)	69,640 06	63,330 57	45,975 53	62,429 36
Due from state banks and bankers	263,419 39	396,338 20	562,558 91	401,332 43
Due from approved reserve agents				
Checks and other cash items	1,631 21	4,290 46	5,457 47	1,032 98
Exchanges for clearing house	50,787 88	59,033 21	23,635 70	33,330 81
Notes of other national banks	23,550 00	25,567 00	13,670 00	15,915 00
Fractional paper currency, nickels and cents	403 40	1,039 67	676 30	2,237 42
Specie	163,575 00	213,907 50	212,012 50	177,302 50
Legal tender notes	200,000 00	150,210 00	125,000 00	150,000 00
Redemption fund with U. S. treasurer (5% of cir- culation)	45,000 00	45,000 00	45,000 00	45,000 00
Due from U. S. treasurer, other than 5% redemp- tion fund	2,000 00			
Totals.....	\$5,590,684 05	\$5,513,912 25	\$5,329,292 74	\$5,600,680 31
Liabilities.				
Capital stock paid in	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund	70,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid	43,291 25	26,267 61	43,267 52	55,032 63
National bank notes outstanding	891,500 00	893,050 00	833,150 00	892,550 00
Due to other national banks	913,476 40	857,361 26	869,317 50	667,352 30
Due to state banks and bankers	793,014 08	743,596 87	823,010 53	832,608 13
Dividends unpaid				
Individual deposits subject to check	1,230,525 03	1,303,545 81	1,469,419 73	1,331,030 19
Demand certificates of deposit	574,107 47	603,492 59	639,352 90	679,294 81
Time certificates of deposit				
Certified checks	9,763 98	10,925 47	13,530 15	5,525 69
Cashier's checks outstanding	15,006 84	2,369 64	7,954 41	11,965 51
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals.....	\$5,590,684 05	\$5,513,912 25	\$5,329,292 74	\$5,600,680 31

No. 3487.

UNION NATIONAL BANK, DETROIT.

F. D. EATHERLY, *President*; THOS. MCGRAW, *Vice President*; JNO. B. PADBERG, *Cashier*.

DIRECTORS—Thos. McGraw, F. D. Eatherly, E. W. Voight, P. A. Ducey, H. A. Harmon, Chas. E. Swales, Henry Wunsch, A. W. Comstock, Theo. Gorenflo.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$570,987 81	\$495,083 26	\$470,954 63	\$484,493 83
Overdrafts, secured and unsecured	712 71	504 75	810 68	290 65
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	4,500 00	4,500 00	4,500 00	4,500 00
Stocks, securities, etc.				
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	14,632 27	4,615 65	6,430 49	5,198 47
Due from state banks and bankers	7,595 62	2,632 23	2,944 97	2,534 80
Due from approved reserve agents	56,948 06	49,075 54	46,201 13	45,836 81
Checks and other cash items	987 90	380 19	1,248 64	920 80
Exchanges for clearing house	8,898 73	6,778 20	8,784 04	5,876 72
Notes of other national banks	3,160 00	3,944 00	8,890 00	5,709 00
Fractional paper currency, nickels and cents	163 32	195 32	85 30	182 12
Specie	47,860 55	49,109 80	34,999 90	30,011 70
Legal tender notes	14,427 00	28,780 00	7,305 00	11,742 00
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund				600 00
Totals.....	\$785,561 43	\$695,770 92	\$647,365 78	\$656,015 70
Liabilities.				
Capital stock paid in	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund	23,000 00	18,000 00	18,000 00	18,000 00
Undivided profits less expenses and taxes paid	7,403 56	2,807 05	1,856 37	2,323 47
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Due to other national banks	6,878 80	6,904 42	16 80	3,836 73
Due to state banks and bankers	66,720 58	35,498 61	28,043 79	34,586 07
Dividends unpaid				
Individual deposits subject to check	216,542 24	252,761 37	219,868 65	192,218 19
Demand certificates of deposit	144,999 80	180,470 51	124,101 85	123,063 94
Time certificates of deposit				
Certified checks	21,021 90	4,528 96	11,478 92	5,575 30
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	45,000 00			23,000 00
Bills payable				
Liabilities other than those above stated				
Totals	\$785,561 43	\$695,770 92	\$647,365 78	\$656,015 70

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

A. J. BOWNE, *President*; A. C. DUTTON, *Vice President*; F. H. DeGOLIA, *Cashier*;
A. OSBORN, *Assistant Cashier*.

DIRECTORS—S. M. Wilkins, A. Crawford, P. Leonard, A. C. Dutton, F. H. DeGolia,
J. W. Vaughan, A. J. Bowne.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$101,050 84	\$100,186 07	\$106,598 55	\$118,046 58
Overdrafts, secured and unsecured.....	848 87	420 47	363 29	519 53
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....		11 75		
Due from state banks and bankers.....				106 56
Due from approved reserve agents.....	1,189 13	1,640 85	3,028 47	4,327 86
Checks and other cash items.....	811 88	223 76	241 29	197 63
Exchanges for clearing house.....				
Notes of other national banks.....	20 00	70 00	80 00	215 00
Fractional paper currency, nickels and cents.....	108 09	51 28	27 73	6 45
Specie.....	5,246 15	6,192 40	4,302 60	4,081 00
Legal tender notes.....	2,800 00	4,439 00	1,395 00	1,228 00
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$138,287 41	\$125,508 16	\$139,098 43	\$151,049 06
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	6,898 15	5,504 65	6,354 22	8,164 22
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....	1,328 13	438 02	28 71	16 48
Due to state banks and bankers.....	208 31	645 08	1,501 76	1,013 08
Dividends unpaid.....	31 21	2,485 00	5 00	5 00
Individual deposits subject to check.....	14,457 49	12,572 26	10,681 23	15,373 83
Demand certificates of deposit.....	37,104 12	41,683 10	43,987 41	45,226 46
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	2,000 00		5,300 00	10,000 00
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$138,287 41	\$125,508 16	\$139,098 43	\$151,049 06

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; R. LYMAN, *Cashier*.

DIRECTORS—Samuel Mitchell, C. H. Hall, F. H. Van Cleve, C. C. Royce, A. Maitland.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$174,708 52	\$202,596 18	\$211,358 51	\$241,309 23
Overdrafts, secured and unsecured.....	101 87	4 60		
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	15,000 00	15,000 00	15,000 00	15,000 00
Banking house, furniture and fixtures.....	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	3,427 17	1,740 03		
Due from state banks and bankers.....	682 23	1,397 96	2,711 41	5,688 89
Due from approved reserve agents.....	54,487 26	32,280 78	14,043 64	6,127 94
Checks and other cash items.....	16,719 83	884 42	4,073 79	1,398 58
Exchanges for clearing house.....				
Notes of other national banks.....	14,874 00	11,823 00	8,909 00	1,201 00
Fractional paper currency, nickels and cents.....	147 14	82 60	163 18	89 94
Specie.....	25,720 00	15,006 00	23,615 00	23,124 00
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	675 00	675 00	675 00	675 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals	\$334,518 01	\$309,491 57	\$308,449 53	\$323,564 56
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 50
Undivided profits less expenses and taxes paid.....	4,806 99	2,787 89	4,100 30	5,814 21
National bank notes outstanding.....	13,500 00	13,500 00	13,500 00	13,500 00
Due to other national banks.....	415 22			
Due to state banks and bankers.....	761 78	564 38	537 37	1,589 77
Dividends unpaid.....				
Individual deposits subject to check.....	112,951 51	88,579 11	77,910 97	77,265 55
Demand certificates of deposit.....	132,393 41	134,060 19	142,400 89	164,945 08
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$334,518 01	\$309,491 57	\$308,449 53	\$323,564 56

No. 3361.

FIRST NATIONAL BANK, FLINT.

DAVID S. FOX, *President*; WILLIAM L. SMITH, *Vice President*; CHARLES S. BROWN, *Cashier*.DIRECTORS—L. J. Hitchcock, S. C. Randall, F. Dullam, William Hamilton, William L. Smith,
Charles S. Brown, B. Cotherin, D. S. Fox, John J. Carton.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$331,575 44	\$342,646 24	\$350,291 65	\$341,356 08
Overdrafts, secured and unsecured.....	1,425 85	849 07	1,517 08	754 78
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	24,000 00	23,500 00	23,000 00	23,000 00
Premiums on U. S. bonds.....	78,154 90	71,118 37	69,041 92	88,178 91
Stocks, securities, etc.....	21,000 00	21,000 00	21,000 00	21,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	8,750 26	10,885 73	12,047 28	12,297 28
Due from national banks (not reserve agents).....	780 40		3,346 34	1,298 45
Due from state banks and bankers.....	2,633 16	3,220 85	1,341 87	210 13
Due from approved reserve agents.....	19,341 71	20,516 39	26,970 11	22,474 85
Checks and other cash items.....				733 40
Exchanges for clearing house.....	1,473 61	782 45	1,306 95	576 54
Notes of other national banks.....	993 00	369 00	386 00	128 00
Fractional paper currency, nickels and cents.....	207 19	275 32	227 75	186 58
Specie.....	17,479 00	15,883 50	12,232 00	13,997 30
Legal tender notes.....	11,900 00	7,000 00	7,000 00	8,180 00
Redemption fund with U. S. treasurer (5% of circulation).....	9,000 00	9,000 00	9,000 00	9,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$728,712 52	\$726,575 51	\$737,558 90	\$738,261 64
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	7,500 00	9,000 00	9,000 00	9,000 00
Undivided profits less expenses and taxes paid.....	4,956 24	3,967 48	6,924 94	7,842 53
National bank notes outstanding.....	180,000 00	180,000 00	180,000 00	180,000 00
Due to other national banks.....		255 40		
Due to state banks and bankers.....	169 90	260 70	820 84	1,197 99
Dividends unpaid.....				
Individual deposits subject to check.....	60,920 85	48,845 43	63,115 10	61,092 23
Demand certificates of deposit.....	4,013 47	4,582 51	2,186 85	2,470 58
Time certificates of deposit.....	271,152 06	275,217 10	271,897 76	273,561 67
Sundry deposits.....		4,446 89	3,674 41	3,085 65
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$728,712 52	\$726,575 51	\$737,558 90	\$738,261 64

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN, GRAND HAVEN.

DWIGHT CUTLER, *President*; NELSON B. HOWLETT, *Vice President*; GEORGE STICKNEY, *Cashier*.DIRECTORS—Dwight Cutler, William Savidge, Dwight Cutler, Jr., G. W. A. Smith, George A. Farr,
N. B. Howlett, Sherman H. Boyce, George Stickney, John A. Pfaff.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$327,296 42	\$390,960 05	\$300,827 50	\$309,364 74
Overdrafts, secured and unsecured	4,808 72	401 84	1,094 55	475 23
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	4,875 00	4,875 00	4,875 00	4,875 00
Stocks, securities, etc.			1,690 00	1,690 00
Banking house, furniture and fixtures	2,500 00	2,500 00	3,500 00	2,500 00
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	402 47	7,292 50	1,753 45	2,252 20
Due from state banks and bankers	907 21		2,410 51	1,280 68
Due from approved reserve agents	21,180 64	32,788 41	28,677 63	30,422 52
Checks and other cash items	1,071 40	681 49	1,508 98	1,043 30
Exchanges for clearing house				
Notes of other national banks	2,411 00	4,055 00	4,420 00	8,443 00
Fractional paper currency, nickels and cents	526 31	290 98	280 35	274 44
Specie	10,968 75	11,567 53	10,259 50	12,115 00
Legal tender notes	15,000 00	12,710 00	22,370 00	10,000 00
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$446,070 92	\$429,822 80	\$436,712 42	\$439,988 17
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	5,500 00	5,500 00	5,500 00	5,500 00
Undivided profits less expenses and taxes paid	8,447 88	5,957 71	8,402 49	12,326 14
National bank notes outstanding	44,600 00	44,250 00	43,750 00	42,410 00
Due to other national banks	344 32	586 47	2,324 78	
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	97,325 92	110,144 40	112,781 00	110,205 95
Demand certificates of deposit	150,237 23	152,292 97	158,474 15	154,867 19
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	39,812 57	10,991 25	4,500 00	14,822 86
Bills payable				
Liabilities other than those above stated				
Totals	\$446,070 92	\$429,822 80	\$436,712 42	\$439,988 17

No. 2811.

FOURTH NATIONAL BANK, GRAND RAPIDS.

D. A. BLODGETT, *President*; G. W. GAY, *Vice President*; WILLIAM H. ANDERSON, *Cashier*;
JOHN A. SEYMOUR, *Assistant Cashier*.

DIRECTORS—A. J. Bowne, D. A. Blodgett, W. H. Anderson, William Sears, G. W. Gay, S. M. Lemon,
G. K. Johnson, A. D. Rathbone, C. Bertsch, N. A. Fletcher, John W. Blodgett.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$398,489 04	\$387,920 11	\$399,634 64	\$393,835 81
Overdrafts, secured and unsecured	1,128 67	1,284 41	5,176 50	1,430 57
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits			50,000 00	50,000 00
U. S. bonds on hand				
Premiums on U. S. bonds	5,500 00	5,350 00	12,350 00	12,350 00
Stocks, securities, etc.	37,043 18	26,543 18	35,543 18	25,810 57
Banking house, furniture and fixtures	4,743 91	4,728 23	4,728 23	4,728 23
Other real estate and mortgages owned	5,733 84	6,159 64	6,159 64	17,159 64
Due from national banks (not reserve agents)	24,114 94	24,856 69	24,335 65	17,166 75
Due from State banks and bankers	6,790 44	1,325 81	10,975 49	10,845 25
Due from approved reserve agents	231,173 04	108,231 77	158,303 29	252,537 49
Checks and other cash items	1,236 26	268 23	164 09	1,379 29
Exchanges for clearing house	3,059 91	3,014 18	12,303 86	12,157 24
Notes of other national banks	3,105 00	1,565 00	4,310 00	3,535 00
Fractional paper currency, nickels and cents	1,090 64	550 23	842 01	496 05
Specie	35,256 10	25,251 80	41,606 95	50,237 95
Legal tender notes	20,000 00	12,000 00	20,000 00	20,000 00
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	1,150 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$1,350,969 97	\$1,185,819 51	\$1,315,373 63	\$1,479,730 05
Liabilities.				
Capital stock paid in	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund	30,000 00	31,500 00	31,500 00	31,500 00
Undivided profits less expenses and taxes paid	12,559 44	10,135 18	11,880 11	17,156 53
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Due to other national banks	21,411 95	31,967 65	40,901 24	56,395 90
Due to state banks and bankers	218,503 59	208,464 28	255,930 45	308,231 51
Dividends unpaid	74 28	1,402 52	99 00	63 00
Individual deposits subject to check	457,190 05	237,521 14	276,924 57	337,112 83
Demand certificates of deposit	265,392 25	265,368 29	308,367 62	337,459 91
Time certificates of deposit				
Certified checks	136 80	1,070 47	139 91	45 95
Cashier's checks outstanding	150 00		150 00	
United States deposits			32,970 49	35,581 51
Deposits of U. S. disbursing officers			14,529 24	15,851 86
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$1,350,969 97	\$1,185,819 51	\$1,315,373 63	\$1,479,730 05

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

J. E. EARLE, President; J. H. BONNELL, First Vice President; T. W. STRAHAN, Second Vice President;
W. H. FOWLER, Cashier.

DIRECTORS—J. E. Earle, J. H. Bonnell, T. W. Strahan, C. H. Chick, H. Welden, A. V. Mann, E. S. Pierce,
A. G. Hodenpyl, R. D. Graham.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$237,569 04	\$219,417 38	\$225,314 81	\$247,110 20
Overdrafts, secured and unsecured	66 68	100 49	634 56	755 92
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	7,049 01	6,649 01	6,341 25	6,341 17
Banking house, furniture and fixtures	3,018 45	3,018 45	3,018 45	3,018 45
Other real estate and mortgages owned			7,509 00	7,509 00
Due from national banks (not reserve agents)		6,782 96	11,477 81	4,611 38
Due from State banks and bankers	671 18	4,688 51	4,670 02	2,499 99
Due from approved reserve agents	13,733 58	9,305 43	17,370 31	9,247 80
Checks and other cash items	303 08	299 59	338 19	390 44
Exchanges for clearing house	904 14	2,310 15	879 80	815 67
Notes of other national banks	12,729 00	6,247 00	8,265 00	2,515 00
Fractional paper currency, nickels and cents	151 04	272 44	318 07	51 73
Specie	15,543 20	17,960 10	17,468 20	11,678 75
Legal tender notes	650 00	1,150 00	800 00	4,550 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$218,513 33	\$204,220 86	\$230,309 47	\$237,102 45
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,000 00	5,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid	9,009 50	2,978 29	4,446 46	6,468 86
National bank notes outstanding	20,640 00	20,080 00	22,000 00	22,500 00
Due to other national banks	324 44	220 08		
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	94,963 06	94,174 80	112,031 57	106,521 49
Demand certificates of deposit	83,546 31	81,768 19	85,691 44	86,467 11
Time certificates of deposit				
Certified checks			150 00	150 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$218,513 33	\$204,220 86	\$230,309 47	\$237,102 45

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

ENOS PUTMAN, *President*; JOHN E. PECK, *Vice President*; F. M. DAVIS, *Cashier*; J. L. BENJAMIN, *Assistant Cashier*.

DIRECTORS—Sam'l Sears, Jno. E. Peck, S. F. Godfrey, G. H. Long, C. S. Hazeltine, W. G. Herppolzheimer, M. J. Clark, E. F. Ohl, E. Putman, J. Houseman, Julius Berkey, J. Boyd Pantlind, D. E. Waters.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$1,142,275 95	\$1,091,086 97	\$1,142,117 56	\$1,067,696 58
Overdrafts, secured and unsecured.....	1,552 99	2,084 39	1,302 94	4,578 46
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	-----	-----	-----	-----
U. S. bonds on hand.....	-----	-----	-----	-----
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....	72,000 08	67,000 00	67,000 00	89,019 50
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned.....	26,399 17	26,399 17	26,399 17	26,399 17
Due from national banks (not reserve agents).....	12,128 90	10,878 19	19,599 77	12,792 65
Due from state banks and bankers.....	2,839 26	5,455 65	2,178 97	30,612 04
Due from approved reserve agents.....	165,304 30	268,622 61	205,142 03	249,144 49
Checks and other cash items.....	2,681 50	1,657 30	1,711 21	2,739 95
Exchanges for clearing house.....	20,654 80	5,366 35	25,553 66	7,208 22
Notes of other national banks.....	15,040 00	10,205 00	18,565 00	15,025 00
Fractional paper currency, nickels and cents.....	552 50	226 25	275 98	849 40
Specie.....	72,186 50	74,377 00	80,222 00	78,220 00
Legal tender notes.....	32,505 00	21,060 00	30,720 00	20,560 00
Redemption fund with U. S. treasurer (½ of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than ½ redemption fund.....	4,548 00	-----	-----	6,155 00
Totals.....	\$1,682,419 87	\$1,646,128 90	\$1,684,828 29	\$1,662,271 46
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	66,090 62	58,766 82	64,629 66	75,796 90
National bank notes outstanding.....	44,350 00	43,250 00	44,800 00	43,800 00
Due to other national banks.....	17,628 00	12,876 72	11,576 52	14,024 98
Due to state banks and bankers.....	144,276 59	125,014 75	125,872 98	125,615 64
Dividends unpaid.....	249 00	5,481 00	643 00	429 00
Individual deposits subject to check.....	382,592 73	393,820 42	429,275 09	385,577 88
Demand certificates of deposit.....	382,532 92	408,429 12	408,431 04	407,027 08
Time certificates of deposit.....	-----	-----	-----	-----
Certified checks.....	400 00	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
United States deposits.....	-----	-----	-----	-----
Deposits of U. S. disbursing officers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Liabilities other than those above stated.....	-----	-----	-----	-----
Totals.....	\$1,682,419 87	\$1,646,128 90	\$1,684,828 29	\$1,662,271 46

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

CONSTANTINE MORTON, *President*; GEO. G. BRIGGS, *Vice President*; J. FREDERIC BAARS, *Cashier*;
E. H. HUNT, *Assistant Cashier*.

DIRECTORS—B. C. Luce, G. G. Briggs, T. Stewart White, N. L. Avery, L. D. Putnam, Jao. C. Fitz Gerald,
C. Morton, P. C. Fuller, T. J. O'Brien, D. M. Amberg, J. F. Baars, E. H. Hunt, L. J. Rindge.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$1,052,764 87	\$1,002,028 11	\$945,628 51	\$958,742 80
Overdrafts, secured and unsecured.....	769 68	649 94	1,089 53	806 81
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	3,200 00	2,200 00	52,200 00	52,200 00
Premiums on U. S. bonds.....	10,000 00	10,000 00	10,000 00	10,000 00
Stocks, securities, etc.....	60,250 00	62,850 00	62,850 00	68,793 72
Banking house, furniture and fixtures.....	52,300 00	52,300 00	52,300 00	52,300 00
Other real estate and mortgages owned.....	8,122 15	7,870 29	7,918 29	7,953 23
Due from national banks (not reserve agents).....	732 23	2,044 18	7,195 85	3,008 08
Due from state banks and bankers.....	22,012 38	16,009 61	25,848 53	51,762 87
Due from approved reserve agents.....	89,153 57	127,325 44	168,066 97	144,883 69
Checks and other cash items.....	2,067 96	8,154 79	708 80	1,570 47
Exchanges for clearing house.....	9,400 45	7,287 90	9,843 62	9,371 86
Notes of other national banks.....	19,664 00	53,900 00	24,501 00	19,831 00
Fractional paper currency, nickels and cents.....	225 00	225 00	350 00	200 00
Specie.....	100,088 58	108,165 10	106,177 90	110,111 45
Legal tender notes.....	34,000 00	25,000 00	27,000 00	38,000 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$1,585,989 89	\$1,587,650 36	\$1,564,314 98	\$1,571,774 48
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	87,500 00	90,000 00	90,000 00	90,000 00
Undivided profits less expenses and taxes paid.....	29,9 6 90	17,472 76	27,728 31	35,662 28
National bank notes outstanding.....	45,000 00	45,000 00	44,100 00	45,000 00
Due to other national banks.....	2,019 32	2,580 95	465 35	1,453 59
Due to state banks and bankers.....	3,989 73	4,852 81	6,654 14	8,939 31
Dividends unpaid.....	656 00	3,216 00	180 00	16 00
Individual deposits subject to check.....	323,961 22	312,419 51	312,021 94	341,537 78
Demand certificates of deposit.....	541,681 93	561,491 06	582,553 60	548,559 69
Time certificates of deposit.....				
Certified checks.....	1,422 21	831 78	631 64	605 78
Cashier's checks outstanding.....				
United States deposits.....	48,828 48	27,869 97		
Deposits of U. S. disbursing officers.....	6,453 65	22,915 57		
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,585,939 39	\$1,587,650 36	\$1,564,314 98	\$1,571,774 48

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President*; WILLARD BARNHART, *Vice President*; HARVEY J. HOLLISTER, *Cashier*;
CLAY H. HOLLISTER, *Assistant Cashier*.

DIRECTORS—M. L. Sweet, James M. Barnett, Willard Barnhart, Jacob Cummer, Jos. H. Martin, W. E. Shelby, W. O. Hughart, F. Loettigert, L. E. Hawkins, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister.

Resources.	Report of May 1.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$1,909,572 52	\$1,835,685 57	\$1,870,192 89	\$1,850,984 81
Overdrafts, secured and unsecured.....	3,081 29	2,922 96	2,782 68	4,486 60
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	6,000 00	6,000 00	6,000 00	6,000 00
Premiums on U. S. bonds.....	45,800 00	44,150 00	44,150 00	66,686 94
Stocks, securities, etc.....	12,868 14	12,908 14	12,908 14	12,908 14
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	27,075 95	26,929 50	25,471 75	25,271 75
Due from national banks (not reserve agents).....	22,758 55	20,199 53	23,676 32	26,054 62
Due from state banks and bankers.....	10,094 25	15,447 12	68,968 82	44,081 06
Due from approved reserve agents.....	202,901 18	247,591 57	350,427 76	391,476 96
Checks and other cash items.....	5,742 26	6,373 98	6,542 83	6,284 04
Exchanges for clearing house.....	26,481 25	10,321 74	12,453 01	12,534 90
Notes of other national banks.....	23,000 00	23,000 00	24,046 00	5,000 00
Fractional paper currency, nickels and cents.....	170 88	185 94	224 01	144 86
Specie.....	120,615 90	133,304 21	155,562 81	197,549 15
Legal tender notes.....	67,027 00	39,430 00	30,000 00	5,000 00
Redemption fund with U. S. treasurer (½ of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than ½ redemption fund.....				6,000 00
Totals.....	\$2,546,420 20	\$2,494,047 27	\$2,725,642 41	\$2,712,396 40
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	150,000 00	155,000 00	155,000 00	155,000 00
Undivided profits less expenses and taxes paid.....	60,601 89	20,959 67	49,812 25	71,544 49
National bank notes outstanding.....	45,000 00	42,730 00	44,000 00	45,000 00
Due to other national banks.....	11,714 41	3,692 00	6,921 09	6,152 38
Due to state banks and bankers.....	281,301 59	170,425 90	279,856 74	291,669 14
Dividends unpaid.....	497 00	4,437 00	2,639 00	776 00
Individual deposits subject to check.....	339,336 00	419,434 55	445,921 42	461,729 90
Demand certificates of deposit.....	331,218 71	367,004 04	941,110 62	378,315 44
Time certificates of deposit.....				
Certified checks.....	639 10	234 10	351 28	3,409 10
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	16,000 00			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,546,420 20	\$2,494,047 27	\$2,725,642 41	\$2,712,396 40

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

WILLIAM HARRY, *President*; PETER RUPPE, *Vice President*; WILLIAM CONDON, *Cashier*;
JAMES T. FISHER, *Assistant Cashier*.

DIRECTORS—P. Ruppe, J. A. Close, William Condon, William Harry, Samuel B. Harris, F. A. Douglass,
Orrin W. Robinson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$514,792 92	\$530,781 28	\$522,038 10	\$529,512 74
Overdrafts, secured and unsecured	2,321 50	2,445 16	1,801 78	986 28
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	6,000 00	6,000 00	6,000 00	6,000 00
Stocks, securities, etc.	5,971 00	5,389 00	7,089 00	7,089 00
Banking house, furniture and fixtures	24,244 55	24,347 09	24,347 09	24,584 95
Other real estate and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Due from national banks (not reserve agents)	6,791 75	8,183 27	2,807 21	5,184 25
Due from State banks and bankers	24,180 23	19,963 55	8,081 36	6,631 95
Due from approved reserve agents	93,612 70	75,800 08	108,714 45	104,084 78
Checks and other cash items	269 08	2,947 60	1,329 69	499 30
Exchanges for clearing house				
Notes of other national banks	3,550 00	2,995 00	3,635 00	4,480 00
Fractional paper currency, nickels and cents	604 27	426 30	348 25	369 67
Specie	35,972 08	28,591 70	29,076 69	20,550 24
Legal tender notes	12,720 00	7,765 00	14,940 00	26,748 00
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund	1,880 00	990 00		
Totals	\$791,459 98	\$763,665 08	\$787,358 62	\$813,802 84
Liabilities.				
Capital stock paid in	\$300,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	15,781 08	11,038 72	14,938 18	11,111 09
National bank notes outstanding	45,000 00	45,000 00	44,000 00	45,000 00
Due to other national banks	1,325 43	1,181 47	1,297 76	2,758 92
Due to State banks and bankers	308 68	704 79	248 06	294 28
Dividends unpaid	250 00	250 00	250 00	250 00
Individual deposits subject to check	474,727 14	450,512 40	478,142 43	500,504 86
Demand certificates of deposit	4,069 65	4,976 70	3,862 19	3,483 59
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$791,459 98	\$763,665 08	\$787,358 62	\$813,802 84

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

A. J. BOWNE, *President*; DANIEL STRIKER, *Vice President*; W. D. HAYES, *Cashier*.

DIRECTORS—Daniel Striker, F. D. Pratt, W. D. Hayes, J. F. Goodyear, A. J. Bowne.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$169,284 61	\$177,668 82	\$174,550 78	\$170,209 39
Overdrafts, secured and unsecured	290 84	215 43	205 52	5,148 43
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	28,983 94	28,983 94	28,748 44	28,748 44
Banking house, furniture and fixtures	17,500 00	17,500 00	17,500 00	17,500 00
Other real estate and mortgages owned	8,371 95	7,871 95	7,621 95	7,621 95
Due from national banks (not reserve agents)	544 89	229 44	109 80	
Due from state banks and bankers				
Due from approved reserve agents	26,346 85	23,956 80	9,882 72	9,705 68
Checks and other cash items	965 60	350 51	77 49	198 94
Exchanges for clearing house				
Notes of other national banks	25 00	500 00	40 00	115 00
Fractional paper currency, nickels and cents	146 10	107 60	40 17	94 06
Specie	14,401 00	8,477 15	7,248 25	7,389 45
Legal tender notes	4,745 00	8,507 00	4,789 00	4,015 00
Redemption fund with U. S. treasurer (5% of circulation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$297,609 28	\$296,487 63	\$276,984 12	\$276,871 33
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid	8,387 10	11,164 44	10,744 14	11,702 46
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	71,120 27	59,787 88	50,515 43	56,170 61
Demand certificates of deposit	90,621 91	97,085 86	88,171 55	81,498 26
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$297,609 28	\$296,487 63	\$276,984 12	\$276,871 33

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. F. STEWART, *Cashier*; F. W. PRENTICE, *Assistant Cashier*.DIRECTORS—H. B. Waldron, C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart,
H. P. Mead.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$349,466 11	\$333,038 89	\$331,187 23	\$304,262 22
Overdrafts, secured and unsecured	2,082 07	1,539 68	1,768 62	3,207 68
U. S. bonds to secure circulation	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	28,780 00	48,780 00	53,350 00	58,440 00
Banking house, furniture and fixtures	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate, and mortgages owned	2,908 12	2,908 12	2,700 00	2,700 00
Due from national banks (not reserve agents)	850 70	2,296 04	1,102 17	8,294 21
Due from state banks and bankers	400 00			
Due from approved reserve agents	52,284 21	43,114 78	41,884 64	96,638 54
Checks and other cash items	188 65	113 45	1,796 71	1,025 64
Exchanges for clearing house				
Notes from other national banks	9,498 00	6,470 00	6,785 00	7,515 00
Fractional paper currency, nickels and cents	17 86	68 67	5 95	8 72
Specie	20,897 00	24,567 00	24,202 00	26,102 50
Legal tender notes	8,780 00	4,163 00	3,742 00	4,857 00
Redemption fund with U. S. treasurer (5% of cir- culation)	618 75	618 75	618 75	618 75
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$496,234 47	\$489,498 03	\$488,393 12	\$527,920 26
Liabilities.				
Capital stock paid in	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid	33,585 33	32,250 54	32,284 88	34,445 21
National bank notes outstanding	12,375 00	11,898 00	12,375 00	12,375 00
Due to other national banks	688 48			
Due to state banks and bankers	271 07	482 14	114 68	153 66
Dividends unpaid				
Individual deposits subject to check	86,986 04	86,922 22	99,480 15	115,680 09
Demand certificates of deposit	276,478 56	272,942 13	259,138 91	280,896 30
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$496,234 47	\$489,498 03	\$488,393 12	\$527,920 26

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

Z. W. WRIGHT, *President*; JAMES H. SEAGER, *Vice President*; J. B. STURGIS, *Cashier*;
J. H. RICE, *Assistant Cashier*.

DIRECTORS—James B. Sturgis, B. R. Goodall, James H. Seager, Z. W. Wright, W. E. Parnall,
T. L. Chadbourne, James B. Cooper.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$684,950 19	\$694,927 99	\$726,541 12	\$756,798 43
Overdrafts, secured and unsecured.....	5,636 26	7,334 73	6,509 72	6,106 98
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	6,500 00	6,500 00	6,500 00	6,500 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	43,759 54	43,759 54	43,759 54	43,759 54
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	5,016 75	6,495 31	759 55	8,486 98
Due from state banks and bankers.....	3,529 59	2,289 03	1,110 75	134 53
Due from approved reserve agents.....	211,318 10	243,672 31	203,163 57	231,573 29
Checks and other cash items.....	2,161 75	1,384 16	2,377 15	1,741 41
Exchanges for clearing house.....				
Notes of other national banks.....	15,813 00	11,371 00	6,890 00	14,328 00
Fractional paper currency, nickels and cents.....	153 90	254 34	135 98	229 02
Specie.....	63,504 30	60,009 20	66,951 19	68,017 69
Legal tender notes.....	44,490 00	60,278 00	43,521 00	57,897 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$1,144,023 38	\$1,191,025 60	\$1,165,459 52	\$1,247,677 89
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid.....	10,398 59	11,483 89	12,208 24	22,028 76
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Due to other national banks.....	6,581 23	8,579 65	6,216 01	2,233 18
Due to state banks and bankers.....	9,852 28	7,407 84	965 88	4,159 39
Dividends unpaid.....		500 00	100 00	
Individual deposits subject to check.....	825,123 20	872,398 75	856,532 83	924,422 01
Demand certificates of deposit.....	21,119 08	20,155 47	19,446 56	24,386 55
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,144,023 38	\$1,191,025 60	\$1,165,459 52	\$1,247,677 89

No. 275.

FIRST NATIONAL BANK, IONIA.

VERNON H. SMITH, *President*; O. S. TOWER, *Vice President*; F. A. SESSIONS, *Cashier*.DIRECTORS—V. H. Smith, George Gundrum, J. T. Webber, C. J. Ramsey, O. S. Tower, T. B. Preston,
F. A. Sessions, John Grunoh, O. R. Long.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$345,024 59	\$322,954 09	\$324,422 56	\$317,426 53
Overdrafts, secured and unsecured	3,394 69	2,323 98	2,950 87	1,923 25
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	1,175 00	1,175 00	500 00	
Banking house, furniture and fixtures	8,600 00	8,600 00	8,600 00	8,600 00
Other real estate and mortgages owned	30,920 01	27,337 07	26,287 07	26,537 07
Due from national banks (not reserve agents)	440 06	510 12	189 06	195 27
Due from state banks and bankers				
Due from approved reserve agents	23,916 66	19,115 28	19,469 23	19,689 16
Checks and other cash items	2,727 31	1,927 19	1,626 10	1,005 91
Exchanges for clearing house				
Notes of other national banks	215 00	115 60	25 00	116 60
Fractional paper currency, nickels and cents	124 51	33 50	23 89	87 59
Specie	22,944 75	27,677 30	24,022 06	20,545 80
Legal tender notes	1,212 00	1,592 00	449 00	510 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$468,429 58	\$451,594 53	\$434,744 83	\$423,120 73
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	10,081 01	4,741 55	8,568 58	5,241 07
National bank notes outstanding	22,500 00	21,900 00	21,750 00	22,500 00
Due to other national banks				
Due to state banks and bankers	28 28	8 28	8 22	10 22
Dividends unpaid	22 00	252 00	24 00	
Individual deposits subject to check	65,678 72	52,678 26	52,970 87	52,819 72
Demand certificates of deposit	241,895 31	251,918 74	219,217 80	216,589 06
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United states deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	8,264 16		16,105 51	5,800 57
Bills payable				
Liabilities other than those above stated				
Totals	\$468,429 58	\$451,594 53	\$434,744 83	\$423,120 73

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

JOHN E. WOOD, *President*; JOHN PERKINS, *Vice President*; M. A. NORTROP, *Cashier*.

DIRECTORS—W. S. Laing, J. D. Cameron, J. Perkins, J. E. Wood, M. A. Northrop.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2	Report of Dec. 19.
Loans and discounts.....	\$123,975 96	\$119,511 28	\$124,433 51	\$126,633 92
Overdrafts, secured and unsecured.....	272 09	378 78	1,228 55	381 05
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	2,500 00	2,500 00	3,819 87	3,519 87
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	4,218 65	9,307 67	9,187 67	9,589 67
Due from national banks (not reserve agents).....	2,167 83	263 46	559 25	878 08
Due from state banks and bankers.....	471 98	899 78	813 96	1,065 59
Due from approved reserve agents.....	33,094 01	15,802 82	10,945 16	12,825 09
Checks and other cash items.....	1,258 49	818 59	655 26	887 17
Exchanges for clearing house.....				
Notes of other national banks.....				
Fractional paper currency, nickels and cents.....	117 45	129 59	111 85	102 10
Specie.....	12,063 00	15,136 50	12,075 00	12,584 00
Legal tender notes.....	8,011 00	1,797 00	1,472 00	2,348 00
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$211,214 95	\$189,007 97	\$199,264 73	\$198,676 49
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits less expenses and taxes paid.....	8,750 04	9,775 31	2,249 88	3,342 10
National bank notes outstanding.....	11,250 00	10,750 00	10,750 00	11,250 00
Due to other national banks.....		1,371 90	778 89	676 75
Due to state banks and bankers.....	121 53	387 59		32 75
Dividends unpaid.....				
Individual deposits subject to check.....	118,878 83	87,368 14	105,704 81	97,980 19
Demand certificates of deposit.....	15,219 56	17,255 08	17,781 70	18,444 70
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$211,214 95	\$189,007 97	\$199,264 73	\$198,676 49

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; H. F. JAHN, *Cashier*.

DIRECTORS—E. D. Nelson, Charles O. Forslund, William Nast, Fred Fehr, H. F. Jahn.

Resources.	Report of May 4.*	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....		\$91,219 59	\$91,885 69	\$89,448 47
Overdrafts, secured and unsecured.....		3,223 05	4,800 00	4,044 21
U. S. bonds to secure circulation.....		12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....		1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....		32,000 00	32,000 00	32,000 00
Other real estate and mortgages owned.....				15,000 00
Due from national banks (not reserve agents).....		235 80		503 47
Due from state banks and bankers.....			10,276 01	
Due from approved reserve agents.....		10,192 78	5,162 20	5,496 18
Checks and other cash items.....		280 00	1,159 30	83 08
Exchanges for clearing houses.....				
Notes of other national banks.....			1,582 00	3,000 00
Fractional paper currency, nickels and cents.....		24 55	26 75	21 29
Specie.....		3,500 00	1,600 00	220 90
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....		562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....		\$154,793 28	\$162,055 45	\$164,876 15
Liabilities.				
Capital stock paid in.....		\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....		5,238 55	5,685 47	4,861 60
National bank notes outstanding.....		11,250 00	11,250 00	11,250 00
Due to other national banks.....			3,273 68	3,339 32
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....		14,591 64	15,568 25	6,617 46
Demand certificates of deposit.....		29,155 41	32,055 08	34,379 59
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		34,497 68	36,323 07	39,327 93
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....		\$154,793 28	\$162,055 45	\$164,876 15

* No report received.

No. 3095.

ISHPEMING NATIONAL BANK, ISHPEMING.

C. H. HALL, *President*; CHAS. MERRYWEATHER, *Vice President*; A. B. MINER, *Cashier*.DIRECTORS—F. P. Mills, A. B. Miner, E. R. Hall, C. Merryweather, C. H. Hall, R. J. Williams,
John M. McEncrowe.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$391,672 47	\$265,845 46	\$349,125 14	\$253,987 55
Overdrafts, secured and unsecured.....	437 25	843 40	877 47	1,061 07
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	8,000 00	7,500 00	7,500 00	7,500 00
Premiums on U. S. bonds.....	12,180 00	11,140 00	12,180 00	12,180 00
Stocks, securities, etc.....	29,350 00	29,350 00	29,350 00	29,350 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	3,835 49	4,180 40	2,944 56	2,328 96
Due from state banks and bankers.....	1,024 44	644 46	709 54	2,643 01
Due from approved reserve agents.....	15,138 08	32,647 75	20,207 89	29,120 24
Checks and other cash items.....	408 17	297 25	890 02	137 69
Exchanges for clearing house.....				
Notes of other national banks.....	4,876 00	1,690 00	449 00	1,120 00
Fractional paper currency, nickels and cents.....	75 17	184 22	108 74	90 24
Specie.....	43,800 00	37,167 50	29,800 00	36,445 00
Legal tender notes.....	10,000 00	4,000 00	500 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$438,259 58	\$458,393 94	\$417,301 66	\$440,976 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	7,369 99	3,097 79	5,911 91	8,180 67
National bank notes outstanding.....	10,580 00	10,190 00	10,690 00	10,290 00
Due to other national banks.....	1,098 31		1,664 08	923 60
Due to state banks and bankers.....	892 56	176 57	834 72	576 77
Dividends unpaid.....		370 00		
Individual deposits subject to check.....	\$11,476 22	293,208 08	246,938 50	265,007 22
Demand certificates of deposit.....	1,952 50	1,352 50	1,262 50	3,048 00
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	49,973 75	42,973 75	49,973 75	49,973 75
Deposits of U. S. disbursing officers.....	26 22	26 22	26 22	26 22
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$438,259 58	\$458,393 94	\$417,301 66	\$440,976 26

No. 3217.

FIRST NATIONAL BANK, ITHACA.

R. M. STEEL, *President*; O. H. HEATH, *Vice President*; M. F. CHAFFY, *Cashier*; J. P. GIBBS, *Assistant Cashier*.

DIRECTORS—B. M. Steel, Geo. A. Steel, W. E. Winton, O. H. Heath, C. E. Webster, H. E. Lewis, J. B. Crawford.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$161,626 67	\$153,911 12	\$150,272 49	\$150,090 33
Overdrafts, secured and unsecured	3,623 70	841 08	1,641 84	802 59
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	1,400 00	1,400 00	1,400 00	1,400 00
Stocks, securities, etc.	4,723 65	3,923 65	3,007 42	2,657 42
Banking house, furniture and fixtures	940 00	954 00	954 00	964 00
Other real estate and mortgages owned	5,077 56	4,587 24	6,455 93	6,606 23
Due from national banks (not reserve agents)	6,230 78	1,527 80		1,560 81
Due from state banks and bankers	808 52		1,085 14	
Due from approved reserve agents		8,029 63	10,115 45	12,775 12
Checks and other cash items	136 48	792 74	536 42	197 41
Exchanges for clearing house				
Notes of other national banks		200 00		60 00
Fractional paper currency, nickels and cents	214 94	228 84	141 05	129 25
Specie	2,695 00	1,544 00	316 00	923 00
Legal tender notes	6,415 00	4,225 00	4,733 00	3,310 00
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$206,504 75	\$195,217 55	\$194,171 24	\$195,493 85
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	23,815 50	22,063 29	22,063 79	24,980 66
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid		1,600 00		
Individual deposits subject to check	60,118 50	35,775 41	35,198 94	37,132 46
Demand certificates of deposit	45,143 08	53,656 73	58,024 88	58,602 08
Time certificates of deposit				
Certified checks				50 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	5,177 70	10,883 12	6,603 68	3,523 15
Bills payable	2,000 00			
Liabilities other than those above stated				
Totals	\$206,504 75	\$195,217 55	\$194,171 24	\$195,493 85

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

J. M. BOOT, *President*; W. R. REYNOLDS, *Vice President*; F. H. HELMER, *Cashier*; A. M. MOGEE, *Assistant Cashier*.

DIRECTORS—F. H. Helmer, W. F. Goodwin, W. R. Reynolds, H. A. Hayden, J. M. Boot, T. G. Bennett.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$234,579 66	\$227,419 30	\$226,476 67	\$231,014 37
Overdrafts, secured and unsecured	2,518 57	3,683 56	3,452 12	2,786 34
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	3,000 00	3,000 00	3,000 00	3,000 00
Banking house, furniture and fixtures	2,700 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned	17,402 15	19,591 23	19,592 40	19,467 40
Due from national banks (not reserve agents)	4,087 84	7,096 26	8,487 17	5,847 12
Due from state banks and bankers	47 23			
Due from approved reserve agents	4,279 66	14,420 47	14,849 56	8,613 55
Checks and other cash items	789 92	2,702 57	674 11	2,458 84
Exchanges for clearing house	3,510 25	4,220 73	543 55	4,768 92
Notes of other national banks	5,997 00	8,460 00	4,266 00	6,494 00
Fractional paper currency, nickels and cents	62 02	147 34	56 75	84 46
Specie	19,240 50	26,525 90	21,423 90	21,670 65
Legal tender notes	5,500 00	7,601 00	7,600 00	8,600 00
Redemption fund with U. S. treasurer (5% of circulation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund		660 00	600 00	
Totals	\$234,934 80	\$355,144 95	\$334,877 23	\$342,930 56
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits less expenses and taxes paid	5,681 54	6,223 91	6,210 12	6,907 12
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	128,025 29	158,234 23	126,574 49	127,061 70
Demand certificates of deposit	68,586 77	47,569 52	58,224 42	56,288 54
Time certificates of deposit				
Certified checks			680 00	
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$334,934 80	\$355,144 95	\$334,877 23	\$342,930 56

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

L. M. GATES, *President*; J. W. OSBORN, *Vice President*; F. N. ROWLEY, *Cashier*.DIRECTORS—J. W. Osborn, D. B. Merrill, M. H. Lane, H. P. Kauffer, J. A. Pitkin, F. N. Rowley,
L. M. Gates, J. B. Wyckoff, William Dunkin.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$428,924 24	\$417,223 39	\$461,339 07	\$478,642 35
Overdrafts, secured and unsecured.....	1,305 37	224 60	2,575 98	1,743 17
U. S. bonds to secure circulation.....	35,000 00	35,000 00	35,000 00	35,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,125 00	1,125 00	1,125 00	1,125 00
Stocks, securities, etc.....	15,000 00	15,000 00	15,000 00	15,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	29,690 06	29,690 06	29,190 06	30,630 06
Due from national banks (not reserve agents).....				
Due from state banks and bankers.....	466 38	2,777 84	1,049 95	37 53
Due from approved agents.....	84,974 40	105,693 47	72,949 54	49,923 89
Checks and other cash items.....	11,790 02	1,311 91	1,341 73	3,965 73
Exchanges for clearing house.....				
Notes of other national banks.....	951 00	1,498 00	315 00	905 00
Fractional paper currency, nickels and cents.....	629 52	798 21	701 97	305 66
Specie.....	14,331 00	13,906 10	12,437 00	11,641 00
Legal tender notes.....	13,760 00	21,908 00	25,662 00	24,529 00
Redemption fund with U. S. treasurer (3% of circulation).....				
Due from U. S. treasurer, other than 5% redemption fund.....	1,850 00	1,575 00	1,575 00	1,575 00
Totals.....	\$640,137 09	\$643,831 53	\$699,463 31	\$650,023 53
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	106,000 00
Undivided profits, less expenses and taxes paid.....	59,314 84	39,490 20	43,151 40	31,816 01
National bank notes outstanding.....	31,080 00	31,500 00	31,500 00	31,500 00
Due to other national banks.....				
Due to state banks and bankers.....	711 18	570 88	1,373 64	
Dividends unpaid.....		1,248 00	330 00	1,432 00
Individual deposits subject to check.....	82,951 29	95,386 80	98,255 10	87,109 27
Demand certificates of deposit.....	266,100 68	280,715 60	290,303 17	296,171 25
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$640,137 09	\$643,831 53	\$699,463 31	\$650,023 53

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

C. A. PECK, *President*; C. S. DAYTON, *Vice President*; E. C. DAYTON, *Cashier*;
W. E. BEERS, *Assistant Cashier*.

DIRECTORS—O. M. Allen, W. S. Dewing, D. Bondeman, C. S. Dayton, C. A. Peck, F. Henderson,
James Monroe, H. B. Hoyt.

Resources.	Report of May 1.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$439,026 75	\$494,324 52	\$519,516 54	\$526,290 51
Overdrafts, secured and unsecured	1,631 40	1,530 11	3,652 23	3,680 15
U. S. bonds to secure circulation	32,000 00	32,000 00	32,000 00	32,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand	500 00	500 00	500 00	500 00
Premiums on U. S. bonds	4,175 50	4,175 50	4,175 50	4,175 50
Stocks, securities, etc.	2,500 00	2,500 00	2,608 08	2,608 00
Banking house, furniture and fixtures	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	45 45			
Due from state banks and bankers				
Due from approved reserve agents	92,308 96	47,302 91	59,361 22	43,308 40
Checks and other cash items	20,333 24	6,864 40	7,498 93	7,380 18
Exchanges for clearing house				
Notes of other national banks	1,480 00	1,124 00	976 00	1,920 00
Fractional paper currency, nickels and cents	38 58	41 19	77 10	83 18
Specie	14,633 00	11,108 80	15,537 50	6,323 00
Legal tender notes	24,000 00	23,000 00	25,000 00	23,150 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,440 00	1,440 00	1,440 00	1,440 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$638,107 91	\$629,971 43	\$677,141 72	\$659,661 92
Liabilities.				
Capital stock paid in	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund	100,000 00	62,500 00	62,500 00	62,500 00
Undivided profits less expenses and taxes paid	6,506 89	5,849 52	9,375 80	12,268 50
National bank notes outstanding	23,800 00	23,000 00	23,320 00	23,600 00
Due to other national banks		358 00	195 37	636 84
Due to state banks and bankers				
Dividends unpaid	880 00	3,350 00		
Individual deposits subject to check	152,976 43	137,408 63	135,876 50	134,559 39
Demand certificates of deposit	222,944 54	267,510 28	295,534 49	236,847 19
Time certificates of deposit				
Certified checks				
Cashier's check outstanding				
United States deposits				
Deposits of United States disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$638,107 91	\$629,971 43	\$677,141 72	\$659,661 92

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, President; M. J. BIGELOW, Vice President; THEBON Y. SEBRING, Cashier.

DIRECTORS—Melville J. Bigsloe, Samuel A. Gibson, Bernhard L. Deenberg, John Den Bleyker, Elbert S. Roos, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps, M. D. Woodford, Horace Prentice.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$525,055 52	\$584,645 89	\$532,362 60	\$524,225 02
Overdrafts, secured and unsecured	985 10	2,561 55	2,825 24	3,599 00
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	6,000 00	5,500 00	5,500 00	5,500 00
Stocks, securities, etc.	4,480 00	4,000 00	4,000 00	4,000 00
Banking house, furniture and fixtures				
Other real estate and mortgages owned	3,705 17	6,517 94	6,549 61	13,456 60
Due from national banks (not reserve agents)				
Due from state banks and bankers				
Due from approved reserve agents	79,823 76	85,080 56	47,544 66	79,215 97
Checks and other cash items	2,912 91	3,776 84	3,842 52	1,615 00
Exchanges for clearing house				
Notes of other national banks	3,395 00	12,778 00	9,136 00	3,862 00
Fractional paper currency, nickels and cents	354 72	55 41	324 54	417 45
Specie	22,013 00	19,797 00	14,473 00	17,880 00
Legal tender notes	22,000 00	22,000 00	22,000 00	22,000 00
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund		1,000 00	780 00	
Totals	\$729,975 19	\$749,912 09	\$713,668 18	\$736,031 08
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	12,200 87	9,394 67	13,048 28	17,844 95
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Due to other national banks				
Due to state banks and bankers	2,018 88	4,195 92	4,594 73	4,899 09
Dividends unpaid	120 00	6,120 00	365 00	68 00
Individual deposits subject to check	174,325 06	173,395 51	180,402 90	128,849 26
Demand certificates of deposit	296,159 83	306,816 58	329,254 27	340,269 78
Time certificates of deposit				
Certified checks	150 00			100 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$729,975 19	\$749,912 09	\$713,668 18	\$736,031 08

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS—H. Bishop, W. G. Pattison, E. Woodbury, A. M. Stearns, I. A. Ransom, J. W. Taylor, John J. Knight.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$463,084 48	\$455,351 61	\$490,947 38	\$443,897 58
Overdrafts, secured and unsecured.....	87 17	158 76	886 00	7 33
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	-----	-----	-----	-----
U. S. bonds on hand.....	3,350 00	3,350 00	3,350 00	3,350 00
Premiums on U. S. bonds.....	-----	-----	-----	-----
Stocks, securities, etc.....	-----	-----	-----	-----
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	12,051 34	11,954 42	11,920 05	11,806 53
Due from national banks (not reserve agents).....	2,538 99	8,343 59	3,811 09	18,643 80
Due from state banks and bankers.....	-----	-----	-----	-----
Due from approved reserve agents.....	49,309 50	62,401 39	41,588 31	70,194 87
Checks and other cash items.....	2,369 53	1,161 39	1,353 91	1,774 44
Exchanges for clearing house.....	-----	-----	-----	-----
Notes of other national banks.....	4,783 00	3,073 00	567 00	1,408 00
Fractional paper currency, nickels and cents.....	230 28	69 30	21 18	66 91
Specie.....	51,984 40	62,351 45	59,599 25	61,302 05
Legal tender notes.....	11,100 00	6,800 00	5,600 00	11,400 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,350 00	2,350 00	2,350 00	2,350 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....	-----	1,000 00	800 00	-----
Totals.....	\$669,087 37	\$668,964 41	\$688,614 17	\$692,008 97
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	43,730 99	87,747 53	41,384 39	39,018 38
National bank notes outstanding.....	45,000 00	43,350 00	45,000 00	43,320 09
Due to other national banks.....	27 47	555 83	9 99	104 95
Due to state banks and bankers.....	-----	-----	-----	-----
Dividends unpaid.....	180 00	1,304 00	350 00	1,048 00
Individual deposits subject to check.....	127,745 27	114,837 05	124,460 62	180,457 88
Demand certificates of deposit.....	253,838 64	236,180 01	277,369 17	238,024 78
Time certificates of deposit.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
United States deposits.....	-----	-----	-----	-----
Deposits of U. S. disbursing officers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Liabilities other than those above stated.....	-----	-----	-----	-----
Totals.....	\$669,087 37	\$668,964 41	\$688,614 17	\$692,008 97

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHAS. SMITH, *Vice President*; JON. E. JONES, *Cashier*.

DIRECTORS—J. Bosch, E. Bollmann, C. Smith, E. L. Wright, A. Macintyre, F. E. Fletcher, J. E. Jones.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$270,454 88	\$268,575 10	\$265,246 08	\$280,321 55
Overdrafts, secured and unsecured	1,918 28	917 55	936 71	743 85
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	2,750 00	2,750 00	2,750 00	2,750 00
Stock, securities, etc.				179 88
Banking house, furniture and fixtures	8,855 87	8,864 87	8,864 87	8,447 96
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	5,129 95	1,307 32	471 95	
Due from state banks and bankers	7,193 54	7,652 52	10,257 63	4,712 27
Due from approved reserve agents	74,823 80	61,106 20	115,081 99	51,804 17
Checks and other cash items	297 10	407 41	687 77	158 36
Exchanges for clearing house				
Notes of other national banks	1,185 00	1,150 00	415 00	1,000 00
Fractional paper currency, nickels and cents	964 73	817 73	445 17	271 26
Specie	25,884 28	27,729 30	18,231 95	20,670 20
Legal tender notes	14,580 00	27,790 00	22,500 00	28,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$489,061 87	\$482,098 00	\$471,574 12	\$420,178 48
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid	5,072 88	8,069 38	9,873 55	12,875 68
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks	743 17	397 06	1,044 20	5,941 53
Due to state banks and bankers	1,574 86	1,657 63	797 37	275 43
Dividends unpaid				
Individual deposits subject to check	275,865 61	267,607 40	306,573 43	346,823 61
Demand certificates of deposit	225 00	1,570 75	725 00	1,701 65
Time certificates of deposit				
Certified checks	290 58	290 88	290 58	290 58
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$489,061 87	\$482,098 00	\$471,574 12	\$420,178 48

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*; F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS—E. W. Sparrow, E. F. Cooley, A. H. Whitehead, F. Shubel, A. A. Nichols, B. F. Davis, E. H. Davis, L. C. Blood, Jacob Stahl.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$322,650 94	\$311,525 14	\$290,242 26	\$284,494 14
Overdrafts, secured and unsecured	459 55	1,642 14	270 10	512 44
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	12,500 00	12,000 00	12,000 00	12,000 00
Stocks, securities, etc.	52,167 58	40,198 85	23,579 69	38,639 69
Banking house, furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate and mortgages owned		9,092 00	16,705 67	16,467 66
Due from national banks (not reserve agents)		440 88	1,647 85	278 85
Transit items	1,619 22			
Due from approved reserve agents	76,721 08	106,646 96	62,396 41	51,512 51
Checks and other cash items	2,719 78	2,157 61	2,961 73	1,226 28
Exchanges for clearing house				
Notes of other national banks	3,259 00	6,772 00	2,786 00	2,605 00
Fractional paper currency, nickels and cents	162 66	181 88	274 84	140 72
Specie	24,577 95	24,622 10	23,541 75	22,090 20
Legal tender notes	6,000 00	3,000 00	6,000 00	3,000 00
Redemption fund with U. S. treasurer (½ of cir- culation)	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than ½ redem- ption fund				200 00
Totals	\$508,587 77	\$522,121 56	\$569,253 30	\$545,158 49
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits less expenses and taxes paid	8,363 94	7,401 66	10,844 15	13,640 81
National bank notes outstanding	88,400 00	90,000 00	88,500 00	88,100 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid	420 00	1,260 00	500 00	420 00
Individual deposits subject to check	154,568 72	143,971 78	196,418 81	158,647 93
Demand certificates of deposit	124,540 11	158,398 12	152,510 84	162,164 70
Time certificates of deposit				
Certified checks	550 00	100 00	125 00	145 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$508,587 77	\$522,121 56	\$569,253 30	\$545,158 49

No. 1731.

FIRST NATIONAL BANK, LAPEER.

H. K. WHITE, *President*; H. D. BOOD, *Vice President*; C. G. WHITE, *Cashier*;
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. K. White, H. D. Bood, S. E. White, P. White, C. G. White, E. Brownell, G. W. Bood.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$337,739 14	\$347,143 77	\$344,338 76	\$333,638 96
Overdrafts, secured and unsecured.....	5,243 43	7,304 13	7,178 37	5,194 59
U. S. bonds to secure circulation.....	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	900 00	900 00	900 00	900 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	20,322 86	20,322 86	23,221 24	26,043 66
Due from national banks (not reserve agents).....				
Due from state banks and bankers.....				
Due from approved reserve agents.....	63,756 96	26,306 91	31,406 31	17,280 58
Checks and other cash items.....	253 58	242 28	587 36	1,119 76
Exchanges for clearing house.....				
Notes of other national banks.....	1,200 00	1,546 00	2,045 00	3,625 00
Fractional paper currency, nickels and cents.....	545 29	271 89	256 35	245 16
Specie.....	21,100 00	13,900 00	15,300 30	20,350 00
Legal tender notes.....	1,757 00	3,000 00	5,554 00	10,451 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,147 50	1,147 50	1,147 50	1,147 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$482,465 75	\$450,587 33	\$460,234 19	\$447,486 15
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	69,613 02	72,756 21	71,433 96	64,303 43
National bank notes outstanding.....	22,280 00	21,240 00	20,790 00	20,190 00
Due to other national banks.....				
Due to state banks and bankers.....	15,272 02	21,487 69	22,962 01	15,698 67
Dividends unpaid.....				
Individual deposits subject to check.....	95,447 91	56,595 55	60,531 04	67,890 13
Demand certificates of deposit.....	176,471 80	178,007 88	184,517 13	179,509 93
Time certificates of deposit.....				
Certified checks.....	3,381 00	500 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$482,465 75	\$450,587 33	\$460,234 19	\$447,486 15

No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

G. N. STRAY, *President*; AMOS BREINIG, *Vice President*; W. L. HAMMOND, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS—Thomas R. Lyon, Amos Breinig, James E. Danaher, Marshall F. Butters, Frank Filer,
George N. Stray, W. L. Hammond.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$297,007 88	\$285,345 97	\$373,794 83	\$282,356 69
Overdrafts, secured and unsecured	289 89	151 97	484 48	391 64
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	—	—	—	—
U. S. bonds on hand	100 00	100 00	100 00	100 00
Premiums on U. S. bonds	2,350 00	2,350 00	2,350 00	2,350 00
Stocks, securities, etc.	15,360 00	23,780 00	23,780 00	23,110 00
Banking house, furniture and fixtures	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned	250 00	250 00	250 00	250 00
Due from national banks (not reserve agents)	7,851 43	3,981 45	1,107 51	6,052 10
Due from state banks and bankers	—	—	10,000 00	25,000 00
Due from approved reserve agents	42,066 66	40,428 37	53,454 05	49,562 52
Checks and other cash items	—	1,920 15	1,108 94	1,330 92
Exchanges for clearing house	—	—	—	—
Notes of other national banks	1,789 00	1,224 00	312 00	363 00
Fractional paper currency, nickels and cents	257 37	148 67	235 83	339 33
Specie	21,254 00	18,729 00	20,758 00	19,735 00
Legal tender notes	6,008 00	12,531 00	1,745 00	10,171 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,625 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redem- ption fund	—	100 00	—	—
Totals	\$481,653 73	\$408,205 58	\$424,585 63	\$456,226 19
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,000 00	11,000 00	11,000 00	11,000 00
Undivided profits less expenses and taxes paid	5,146 01	1,963 81	5,039 81	8,028 51
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks	—	—	—	—
Due to state banks and bankers	—	140 00	—	—
Dividends unpaid	—	—	—	—
Individual deposits subject to check	158,231 29	143,112 83	147,335 90	168,175 26
Demand certificates of deposit	135,776 43	128,998 94	136,709 92	146,522 42
Time certificate of deposit	—	—	—	—
Certified checks	—	500 00	—	—
Cashier's checks outstanding	—	—	—	—
United States deposits	—	—	—	—
Deposits of U. S. disbursing officers	—	—	—	—
Notes and bills rediscounted	—	—	—	—
Bills payable	—	—	—	—
Liabilities other than those above stated	—	—	—	—
Totals	\$481,653 73	\$408,205 58	\$424,585 63	\$456,226 19

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.DIRECTORS—T. J. Ramsdell, J. Dempsey, R. N. Salling, R. B. Blacker, Wm. Wente, E. G. Filer,
G. A. Dunham.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$744,849 87	\$624,677 65	\$475,497 80	\$532,885 45
Overdrafts, secured and unsecured.....	3,100 22	7,428 88	2,864 24	13,581 91
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	97,545 12	90,545 12	92,545 12	108,651 63
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	21,754 02	20,267 93	20,267 93	20,267 93
Due from national banks (not reserve agents).....	458 49	1,928 81	1,905 23	19,737 70
Due from state banks and bankers.....	3,108 45	5,222 95	449 05	2,527 04
Due from approved reserve agents.....	70,547 89	206,002 35	471,262 25	\$18,106 09
Checks and other cash items.....	488 39	1,173 40	878 71	920 91
Exchanges for clearing house.....				
Notes of other national banks.....	11,773 00	22,947 00	10,837 00	12,585 00
Fractional paper currency, nickels and cents.....	374 31	230 01	390 13	268 44
Specie.....	62,729 00	66,913 00	69,908 50	68,457 50
Legal tender notes.....	3,238 00	4,262 00	5,011 00	3,064 00
Redemption fund with U. S. treasurer (¾ of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than ¾ redemp- tion fund.....				
Totals.....	\$1,049,115 76	\$1,140,622 96	\$1,180,932 02	\$1,130,078 59
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits less expenses and taxes paid.....	7,578 87	1,779 50	2,408 62	11,462 80
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....	4,125 34	5,573 89	686 49	
Due to state banks and bankers.....	1,080 09	4,587 25	6,774 93	9,424 47
Dividends unpaid.....				
Individual deposits subject to check.....	568,705 65	650,928 53	669,019 19	599,526 06
Demand certificates of deposit.....	255,131 31	275,078 75	296,543 39	307,165 24
Time certificates of deposit.....				
Certified checks.....		200 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,049,115 76	\$1,140,622 96	\$1,180,932 02	\$1,130,078 59

No. 2606.

THE MANISTEE NATIONAL BANK, MANISTEE.

LOUIS SANDS, *President*; WM. VINCENT, *Vice President*; GEO. M. BURR, *Cashier*.DIRECTORS—A. J. Doval, Louis Sands, L. W. Nuttall, Frank Firsclaff, Geo. M. Burr, A. Magman,
A. O. Wheeler, Wm. Vincent, C. W. Perry.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$386,949 66	\$369,578 03	\$358,471 98	\$354,248 11
Overdrafts, secured and unsecured.....	804 62	816 89	2,451 48	2,127 84
U. S. bonds to secure circulation.....	55,000 00	55,000 00	55,000 00	55,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	8,525 00	8,525 00	9,825 00	11,825 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	9,568 94	32,488 40	29,877 14	77,717 88
Due from state banks and bankers.....	1,812 44	7,861 67	2,705 03	2,772 04
Due from approved reserve agents.....	12,594 18	20,227 51	44,051 31	80,808 65
Checks and other cash items.....	1,512 22	187 48	1,080 12	971 19
Exchanges for clearing house.....				
Notes of other national banks.....	3,643 00	3,288 00	6,118 00	5,451 00
Fractional paper currency, nickels and cents.....	74 73	203 72	95 04	46 87
Specie.....	47,165 00	42,450 00	40,890 00	37,890 00
Legal tender notes.....		5,000 00	5,000 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,475 00	2,475 00	2,475 00	2,475 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$530,124 79	\$547,891 70	\$558,060 10	\$641,833 88
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid.....	11,528 56	7,882 87	10,431 10	18,012 21
National bank notes outstanding.....	48,900 00	48,900 00	48,800 00	49,500 00
Due to other national banks.....	2,019 31	714 28	4,164 07	956 76
Due to state banks and bankers.....				
Dividends unpaid.....	70 00	1,745 00	110 00	95 00
Individual deposits subject to check.....	145,751 69	181,878 75	180,979 88	244,635 85
Demand certificates of deposit.....	145,857 23	181,271 10	188,765 05	155,124 06
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$530,124 79	\$547,891 70	\$558,060 10	\$641,833 88

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; E. H. TOWAR, *Vice President*; F. J. JENNISON, *Cashier*;
E. S. BICE, *Assistant Cashier*.

DIRECTORS—Peter White, E. H. Towar, J. M. Longyear, J. G. Reynolds, F. W. Read.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$392,354 85	\$399,932 92	\$399,138 66	\$441,820 98
Overdrafts, secured and unsecured	1,285 68	417 50	769 31	628 08
U. S. bonds to secure circulation	187,500 00	137,500 00	127,500 00	127,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	15,603 13	15,603 13	15,603 13	15,603 13
Stocks, securities, etc.	9,000 00	9,000 00	12,088 99	12,088 99
Banking house, furniture and fixtures	43,324 00	43,324 00	43,324 00	43,324 00
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	2,478 68	2,887 50	6,352 66	7,788 82
Due from State banks and bankers	12,676 20	11,801 88	12,762 22	25,244 62
Due from approved reserve agents	66,617 94	69,087 09	99,188 09	149,752 64
Checks and other cash items	7,221 25	5,582 28	1,846 27	4,062 26
Exchanges for clearing house				
Notes of other national banks	965 00	1,890 00	1,886 00	4,090 00
Fractional paper currency, nickels and cents	163 01	241 10	297 03	322 00
Specie	22,327 40	27,105 60	29,785 70	41,483 30
Legal tender notes	6,181 00	4,025 00	5,308 00	9,815 00
Redemption fund with U. S. treasurer (5% of cir- culation)	6,187 50	6,187 50	6,187 50	6,187 50
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$726,581 24	\$784,516 56	\$771,981 57	\$899,111 32
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits less expenses and taxes paid	6,070 48	5,905 05	2,180 72	5,129 17
National bank notes outstanding	123,350 00	123,080 00	123,490 00	123,750 00
Due to other national banks	7,310 48	4,082 97	2,705 66	1,027 70
Due to state banks and bankers	6,639 69	6,474 39	1,848 95	9,432 89
Dividends unpaid				
Individual deposits subject to check	281,591 09	317,526 74	350,835 70	495,583 64
Demand certificates of deposit	91,426 43	67,124 91	79,840 54	52,862 92
Time certificates of deposit				
Certified checks	480 57	184 00		
Cashier's checks outstanding	12 50	237 50	965 00	25 00
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$726,581 24	\$734,516 56	\$771,981 57	\$899,111 32

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

CHARLES T. GORHAM, *President*; S. H. GORHAM, *Vice President*; C. E. GORHAM, *Cashier*.DIRECTORS—C. T. Gorham, J. L. Dobbins, S. H. Gorham, T. G. Alvord, C. E. Gorham, L. F. Page,
H. E. Winsor.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$153,837 77	\$149,175 98	\$155,977 95	\$155,286 41
Overdrafts, secured and unsecured.....	10,751 73	12,960 56	6,442 64	16,002 70
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	104,333 33	104,333 33	105,633 33	98,788 08
Banking house, furniture and fixtures.....	11,800 00	11,800 00	11,800 00	11,860 00
Other real estate and mortgages owned.....	21,608 86	21,506 86	20,358 86	20,358 86
Due from national banks (not reserve agents).....	10,636 60	6,249 87	12,230 16	12,107 46
Due from state banks and bankers.....				
Due from approved reserve agents.....	35,048 61	31,088 87	30,578 21	51,079 42
Checks and other cash items.....	336 99	604 51	567 37	217 40
Exchanges for clearing house.....				
Notes of other national banks.....	2,045 00	3,635 00	2,780 00	3,565 00
Fractional paper currency, nickels and cents.....	155 89	35 85	129 45	55 38
Specie.....	24,575 00	18,243 19	18,636 75	20,384 65
Legal tender notes.....	3,515 00	5,720 00	2,500 00	3,000 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$404,818 77	\$392,080 53	\$393,709 72	\$390,490 36
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	42,451 38	39,256 43	40,476 10	44,174 14
National bank notes outstanding.....	22,500 00	22,000 00	20,200 00	22,050 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	113,974 82	102,228 90	104,740 47	100,520 86
Demand certificates of deposit.....	25,392 57	28,595 20	23,298 15	32,745 36
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$404,818 77	\$392,080 53	\$393,709 72	\$390,490 36

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*;
T. E. HICKS, *Assistant Cashier*.

DIRECTORS—S. M. Stephenson, A. Spies, G. A. Blasch, John Henes, I. Stephenson, Jr., J. H. Walton,
C. S. Brown, M. A. Dunning, Charles I. Cook.

Resources.	Report of May 1.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$489,587 08	\$428,775 54	\$475,989 08	\$585,445 53
Overdrafts, secured and unsecured.....	188 95	26 66	84 99	84 85
U. S. bonds to secure circulation.....	25,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....		10,408 25	10,408 25	10,408 25
Stocks, securities, etc.....	8,640 00	12,140 00	17,040 00	14,440 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	1,774 42	2,781 72	2,952 15	2,296 18
Due from state banks and bankers.....	198 88	222 51	38 15	
Due from approved reserve agents.....	142,087 76	141,275 20	149,759 59	97,624 78
Checks and other cash items.....	1,529 04	606 31	2,510 23	1,645 24
Exchanges for clearing house.....				
Notes of other national banks.....	1,500 00	1,000 00	3,000 00	1,500 00
Fractional paper currency, nickels and cents.....	700 42	900 24	1,021 02	800 54
Specie.....	41,554 50	30,651 00	32,287 00	24,575 00
Legal tender notes.....	12,000 00	10,000 00	5,000 00	2,000 00
Redemption fund with U. S. treasurer (% of cir- culation).....	1,125 00	2,550 00	4,500 00	4,500 00
Due from U. S. treasurer, other than % redemp- tion fund.....			500 00	
Totals	\$675,795 95	\$737,344 43	\$811,083 46	\$907,630 87
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	11,770 20	10,348 10	18,057 97	20,410 84
National bank notes outstanding.....	22,500 00	90,000 00	90,000 00	90,000 00
Due to other national banks.....	5,616 91	7,277 14	5,352 26	2,907 88
Due to state banks and bankers.....	3,508 25		222 05	109 09
Dividends unpaid.....		180 00	20 00	
Individual deposits subject to check.....	357,588 29	363,794 87	410,095 52	381,187 58
Demand certificates of deposit.....	134,817 00	125,744 82	149,235 66	178,005 48
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$675,795 95	\$737,344 43	\$811,083 46	\$907,630 87

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

A. A. CARPENTER, *President*; JOHN W. WELLS, *Vice President*; M. S. HARMON, *Cashier*.

DIRECTORS—A. A. Carpenter, W. F. N. Davis, Jacob Lelsen, John W. Wells, C. H. Jones, Warren J. Davis, Peter Sibenthaler, M. S. Harmon, Jos. Fleishem, Wm. Somerville, A. B. Stryker.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$364,998 28	\$398,949 30	\$367,735 20	\$250,225 80
Overdrafts, secured and unsecured.....	534 60	304 01	\$79 61	37 18
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	6,000 00	6,000 00	6,000 00	
Banking house, furniture and fixtures.....	19,000 00	19,000 00	19,000 00	13,000 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	6,978 88	4,861 01	4,937 74	8,069 33
Due from state banks and bankers.....				1,562 87
Due from approved reserve agents.....	7,123 33	5,877 94	28,826 58	8,429 39
Checks and other cash items.....	8,294 54		343 30	316 08
Cash on hand.....				
Notes of other national banks.....	2,900 00	20,158 84	2,835 00	2,400 00
Fractional paper currency, nickels and cents.....	125 00		349 64	229 01
Specie.....	8,715 90		8,512 05	9,609 90
Legal tender notes.....	9,000 00		12,000 00	17,000 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$350,788 88	\$350,576 00	\$373,004 12	\$348,006 28
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	9,637 85	11,678 60	15,537 66	6,252 65
National bank notes outstanding.....	20,697 50	22,497 50	21,217 50	22,497 50
Due to other national banks.....	254 40	243 30		
Due to state banks and bankers.....	3,812 16			
Dividends unpaid.....				250 00
Individual deposits subject to check.....	109,062 40	97,845 47	114,784 69	114,669 29
Demand certificates of deposit.....	36,513 70	55,873 35	25,101 32	7,306 32
Time certificates of deposit.....	29,836 17	41,462 78	43,345 95	44,240 40
Certified checks.....		775 00	25 00	2,355 52
Cashier's checks outstanding.....	75 00		82 00	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$350,788 88	\$350,576 00	\$373,004 12	\$348,006 28

No. 1587.

FIRST NATIONAL BANK, MONROE.

GEORGE SPALDING, *President*; HARRY A. CONANT, *Vice President*; GEORGE L. LITTLE, *Cashier*.

DIRECTORS—Geo. Spalding, H. A. Conant, John R. Rauch, Chas. R. Wing, Geo. L. Little.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 1.	Report of Dec. 19.
Loans and discounts	\$114,088 35	\$112,811 98	\$116,254 09	\$112,147 23
Overdrafts, secured and unsecured	168 56	674 77	3,585 99	409 60
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand	300 00	300 00	300 00	300 00
Premiums on U. S. bonds	1,500 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.	5,375 00	5,050 00	5,050 00	5,050 00
Banking house, furniture and fixtures	8,318 44	8,318 44	8,318 44	8,318 44
Other real estate and mortgages owned	3,500 00			
Due from national banks (not reserve agents)	2,311 64	1,742 70	467 53	1,750 15
Due from State banks and bankers				
Due from approved reserve agents	36,105 67	36,418 23	19,670 71	19,669 21
Checks and other cash items	2,740 27	816 55	2,536 53	814 62
Exchanges for clearing house				
Notes of other national banks	266 00	573 00	739 00	494 00
Fractional paper currency, nickels and cents	78 18	161 16	208 54	129 21
Specie	12,228 90	12,120 30	12,487 10	14,955 39
Legal tender notes	15,000 00	500 00	1,100 00	1,300 00
Redemption fund with U. S. treasurer (5% of cir- culation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund				80 00
Totals	\$218,056 51	\$195,948 63	\$185,221 08	\$179,900 25
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	11,000 00	11,000 00	11,000 00	11,000 00
Undivided profits less expenses and taxes paid	2,364 66	1,277 66	1,259 54	1,616 23
National bank notes outstanding	10,350 00	11,250 00	11,250 00	11,250 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid		84 00	34 00	34 00
Individual deposits subject to check	96,088 64	75,248 56	68,972 24	64,621 59
Demand certificates of deposit	47,808 21	47,088 41	47,625 25	41,838 43
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$218,056 51	\$195,948 63	\$185,221 08	\$179,900 25

REPORT OF THE COMMISSIONER OF

No. 3215.

FIRST NATIONAL BANK, MT. PLEASANT.

ROBERT M. STEEL, *President*; FORDYCE W. CARR, *Vice President*; D. SCOTT PARTRIDGE, *Cashier*;
ELTON J. VAN LEUVEN, *Assistant Cashier*.

DIRECTORS—Robert M. Steel, Fordyce W. Carr, George A. Steel, George L. Granger, Free Estes.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$112,518 90	\$110,378 01	\$107,263 89	\$95,292 02
Overdrafts, secured and unsecured.....	187 68	25 13	324 65	574 88
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,224 00	1,267 00	1,267 00	1,267 00
Stocks, securities, etc.....	2,771 71	2,771 71	2,747 60	6,610 62
Banking house, furniture and fixtures.....	12,709 90	12,709 90	12,709 90	12,709 90
Other real estate and mortgages owned.....	4,210 36	7,319 03	8,319 08	11,299 08
Due from national banks (not reserve agents).....			192 97	132 19
Due from state banks and bankers.....	75 87	121 40	73 17	190 37
Due from approved reserve agents.....	5,130 12	8,121 46	12,246 97	11,535 52
Checks and other cash items.....	805 50	1,325 46	786 52	767 22
Exchanges for clearing house.....				
Notes of other national banks.....	50 00		40 00	170 00
Fractional paper currency, nickels and cents.....	48 00	89 45	49 71	77 82
Specie.....	2,349 50	2,612 60	2,910 80	1,441 00
Legal tender notes.....	9,690 00	9,125 00	5,964 00	2,381 60
Redemption fund with U. S. treasurer (½ of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than ½ redemp- tion fund.....		400 00		
Totals.....	\$164,899 04	\$170,268 65	\$167,800 72	\$157,481 17
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	9,061 76	8,325 55	8,901 96	9,921 81
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....	820 88	218 12		
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	26,408 09	38,545 12	25,929 18	24,454 55
Demand certificates of deposit.....	47,343 81	51,949 85	51,779 68	51,854 81
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$164,899 04	\$170,268 65	\$167,800 72	\$157,481 17

THE BANKING DEPARTMENT.

263

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; C. T. HILLS, *Vice President*; THOMAS MUNROE, *Second Vice President*;
GEORGE A. ABBOTT, *Cashier*.

DIRECTORS—C. H. Hackley, L. G. Mason, C. T. Hills, Luther Whitney, Thomas Hume, Thomas Munroe,
George A. Abbott.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$549,452 52	\$490,089 56	\$492,343 13	\$499,378 13
Overdrafts, secured and unsecured.....	2,277 46	2,040 46	1,647 95	2,953 78
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	29,372 24	30,372 24	29,372 24	29,372 24
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	1,886 22	3,508 38	293 04	1,320 22
Due from State banks and bankers.....	22 70	212 35	244 76	13 00
Due from approved reserve agents.....	76,237 34	62,762 52	82,087 51	51,470 59
Cheeks and other cash items.....	6,620 16	3,123 67	3,149 54	2,064 77
Exchanges for clearing house.....				
Notes of other national banks.....	9,096 00	11,588 25	11,181 00	8,794 00
Fractional paper currency, nickels and cents.....	1,043 16	436 16	504 92	423 11
Specie.....	25,095 00	25,574 50	25,624 00	22,912 50
Legal tender notes.....	20,000 00	20,000 00	15,000 00	18,000 00
Redemption fund with U. S. treasurer (% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than % redemp- tion fund.....				
Totals.....	\$709,896 80	\$708,236 04	\$710,123 09	\$687,257 28
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	\$1,184 67	16,298 85	14,702 07	20,034 50
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....	1,009 28	697 87	4,102 06	2,142 77
Due to state banks and bankers.....				
Dividends unpaid.....		200 00	140 00	
Individual deposits subject to check.....	212,738 39	172,368 61	178,987 17	159,029 22
Demand certificates of deposit.....	352,466 46	346,321 21	244,091 79	233,560 88
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$709,896 80	\$708,236 04	\$710,123 09	\$687,257 28

No. 4840.

NATIONAL LUMBERMEN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, *Vice President*; H. N. HOVEY, *Second Vice President*;
C. C. BILLINGHURST, *Cashier*.

DIRECTORS—A. V. Mann, Alex. Rodgers, Wesley F. Wood, C. C. Billingshurst, H. N. Hovey, L. B. Smith,
J. G. Emory, Jr., Thomas Hume, F. Jiroch.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$466,891 87	\$480,647 85	\$484,672 96	\$405,029 82
Overdrafts, secured and unsecured	5,576 78	1,428 92	942 53	3,081 24
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	2,725 00	2,725 00	2,725 00	2,725 00
Stocks, securities, etc.	158 34	158 84	158 84	158 84
Banking house, furniture and fixtures	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	152 55		99 70	
Due from state banks and bankers		182 68	469 44	821 07
Due from approved reserve agents	13,687 81	11,490 43	9,732 27	56,774 18
Checks and other cash items	8,637 38	6,113 82	5,268 37	1,834 02
Exchanges for clearing house				
Notes of other national banks	4,592 00	11,161 00	7,968 00	14,979 00
Fractional paper currency, nickels and cents	229 14	186 78	240 75	248 05
Specie	28,176 13	27,099 22	26,935 85	28,681 05
Legal tender notes	25,000 00	21,000 00	18,000 00	15,000 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$593,951 50	\$600,214 00	\$595,338 21	\$567,456 77
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	7,121 13	7,615 22	6,854 77	8,342 58
National bank notes outstanding	22,500 00	22,500 00	22,000 00	22,500 00
Due to other national banks	3,449 97	8,453 25	824 12	5,714 21
Due to state banks and bankers			7,164 61	
Dividends unpaid		160 00		
Individual deposits subject to check	90,801 20	96,138 09	102,561 81	82,181 55
Demand certificates of deposit	245,579 20	340,352 44	312,210 59	323,718 43
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted			18,772 31	
Bills payable				
Liabilities other than those above stated				
Totals	\$593,951 50	\$600,214 00	\$595,338 21	\$567,456 77

No. 3088.

MERCHANTS' NATIONAL BANK, MUSKEGON.

JOHN TORRENT, *President*; P. A. DUCHEY, *Vice President*; H. O. LANGE, *Cashier*.

DIRECTORS—C. W. Sessions, H. O. Lange, John Torrent, P. A. Ducey, John Torrent, Jr.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$263,790 80	\$263,331 16	\$227,353 07	\$227,319 89
Overdrafts, secured and unsecured	3,945 66	10,774 33	6,271 49	7,313 00
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	27,786 13	27,786 13	27,841 49	4,324 32
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned				
Due from national banks (not reserve agents)			621 23	
Due from state banks and bankers	20 78			
Due from approved reserve agents	13,243 23	5,118 20	23,485 18	15,552 13
Checks and other cash items	5,272 73	543 91	33,441 59	40,308 59
Exchanges for clearing house				
Notes from other national banks	1,300 00	925 00	590 00	1,214 00
Fractional paper currency, nickels and cents	68 98	272 43	193 41	151 77
Specie	3,505 20	5,317 60	7,382 05	6,327 70
Legal tender notes	4,255 00	5,632 00	6,500 00	4,900 00
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$357,161 44	\$318,376 80	\$368,238 51	\$346,235 95
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	8,054 34	2,362 70	3,120 92	4,723 70
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks	2,779 03	992 69		100 55
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	57,919 26	22,611 79	79,452 82	58,393 69
Demand certificates of deposit	55,936 69	65,524 66	71,729 92	54,341 75
Time certificates of deposit				
Certified checks	100 00	500 00	500 00	
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	59,672 12	53,384 96	40,979 85	61,274 25
Bills payable				
Liabilities other than those above stated				
Totals	\$357,161 44	\$318,376 80	\$368,238 51	\$346,235 95

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; WM. B. McLAUGHLIN, *Cashier*.

DIRECTORS—Hugh Park, Jno. J. Howden, Geo. J. Tillotson, Wm. G. Watson, Wm. B. McLaughlin, Matthew Wilson, Louis Kanitz.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$225,891 38	\$225,245 24	\$216,475 30	\$172,344 10
Overdrafts, secured and unsecured	2,941 77	2,209 43	1,385 43	2,340 80
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				15,806 88
Stocks, securities, etc.				3,300 00
Banking house, furniture and fixtures	3,300 00	3,300 00	3,300 00	
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	1,640 10	11,978 77	7,530 49	8,694 69
Due from state banks and bankers				1,250 49
Due from approved reserve agents	11,490 62	14,605 80	10,570 85	14,477 01
Checks and other cash items	2,084 78	1,400 69	1,024 50	2,282 51
Exchanges for clearing house				
Notes of other national banks	4,680 00	10,222 00	5,984 00	6,082 00
Fractional paper currency, nickels and cents	1,451 82	1,406 08	1,436 63	1,290 47
Specie	14,800 44	15,211 49	16,881 48	15,259 18
Legal tender notes				
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$294,435 86	\$312,705 58	\$291,798 73	\$270,373 05
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	11,012 51
Undivided profits less expenses and taxes paid	3,020 70	3,140 50	1,663 11	555 83
National bank notes outstanding	22,500 00	22,500 00	22,500 00	21,400 00
Due to other national banks	3,070 47			16,789 52
Due to state banks and bankers	29 58	8 75		4 00
Dividends unpaid				
Individual deposits subject to check	64,471 97	87,308 91	71,132 87	67,701 43
Demand certificates of deposit	31,661 91	26,947 42	31,547 85	23,037 53
Time certificates of deposit				
Certified checks	500 00	500 00	500 00	500 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	55,181 23	59,800 00	51,299 90	24,373 19
Bills payable				
Liabilities other than those above stated				
Totals	\$294,435 86	\$312,705 58	\$291,798 73	\$270,373 05

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; SAMUEL MITCHELL, *Vice President*; T. C. YATES, *Cashier*.

DIRECTORS—E. R. Hall, A. B. Miner, C. H. Hall, Sam'l Mitchell, J. B. Maas, A. Maitland, G. B. Mitchell.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$186,249 92	\$358,831 28	\$245,425 91	\$214,238 52
Overdrafts, secured and unsecured	45 85	31 15	116 57	296 20
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	11,445 84	11,445 84	11,445 84	11,945 84
Banking house, furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents)	2,553 18		342 83	2,770 49
Due from state banks and bankers	798 63	4,219 70	478 70	460 78
Due from approved reserve agents.....	114,892 15	58,544 81	30,160 42	51,386 40
Checks and other cash items.....	129 76	231 87	404 41	129 66
Exchanges for clearing house.....				
Notes of other national banks	1,300 00	600 00	1,100 00	500 00
Fractional paper currency, nickels and cents	86 08	31 31	60 88	28 88
Specie.....	17,450 00	14,294 00	18,970 00	14,215 00
Legal tender notes.....	3,240 00	1,100 00		2,055 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$355,608 86	\$363,832 46	\$322,918 07	\$313,396 23
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	27,500 00	27,500 00	27,500 00	27,500 00
Undivided profits less expenses and taxes paid	2,798 88	1,257 81	2,473 75	4,373 09
National bank notes outstanding.....	10,310 00	11,250 00	10,750 00	10,750 00
Due to other national banks		2,559 86	815 49	
Due to state banks and bankers			111 89	952 08
Dividends unpaid.....	100 00	580 00	180 00	180 00
Individual deposits subject to check	253,179 69	262,280 46	213,782 23	206,024 49
Demand certificates of deposit	6,525 23	8,828 68	17,854 71	13,618 61
Time certificates of deposit				
Certified checks.....	195 00	76 00		
Cashier's checks outstanding				
United States deposits.....				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$355,608 86	\$363,832 46	\$322,918 07	\$313,396 23

No. 1761.

FIRST NATIONAL BANK, NILES.

W. K. LACEY, *President*; H. LARDNER, *Vice President*; CHAS. A. JOHNSON, *Cashier*; GEO. W. JACKSON, *Assistant Cashier*.

DIRECTORS—W. K. Lacey, Henry Lardner, Peter Womer, Geo. W. Dougan, Silas Ireland, W. Wirt Stevens, Chas. A. Johnson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$265,210 41	\$275,736 02	\$278,242 42	\$288,877 08
Overdrafts, secured and unsecured	2,937 18	2,680 49	794 08	2,908 89
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	17,895 00	18,286 75	18,286 75	17,871 68
Stocks, securities, etc.	7,009 00	7,000 00	7,000 00	7,000 00
Banking house, furniture and fixtures				
Other real estate and mortgages owned	3,908 60	1,500 00	2,491 65	2,491 65
Due from national banks (not reserve agents)	1,255 99	825 24		
Due from state banks and bankers				2,521 72
Due from approved reserve agents	17,917 29	19,018 87	22,744 20	27,925 66
Checks and other cash items	1,013 49	2,335 26	1,008 07	899 05
Exchanges for clearing house				
Notes of other national banks	789 00	211 00	250 00	2,936 00
Fractional paper currency, nickels and cents	83 82	132 66	92 70	71 75
Specie	5,547 00	9,112 45	6,509 00	8,463 65
Legal tender notes	6,250 00	9,000 00	7,450 00	6,900 00
Redemption fund with U. S. treasurer (½ of circulation)				
Due from U. S. treasurer, other than ½ redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Totals.....	\$355,870 78	\$372,536 64	\$371,101 87	\$394,435 04
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	9,235 02	2,437 71	6,200 97	8,256 59
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid		1,076 00	276 00	220 00
Individual deposits subject to check	55,356 69	62,085 39	58,680 57	62,020 26
Demand certificates of deposit	142,889 07	154,653 09	158,464 22	176,498 09
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted		3,734 45		
Bills payable				
Liabilities other than those above stated				
Totals.....	\$355,870 78	\$372,536 64	\$371,101 87	\$394,435 04

No. 1886.

CITIZENS' NATIONAL BANK, NILES.

A. G. GAGE, *President*; I. P. HUTTON, *Vice President*; E. F. WOODCOCK, *Cashier*;
W. M. HUTTON, *Assistant Cashier*.

DIRECTORS—A. G. Gage, I. P. Hutton, E. F. Woodcock, J. H. Richardson, J. L. Reddick, H. M. Dean,
L. E. Wood, L. H. Beeson, W. S. Millard.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$115,900 52	\$101,872 65	\$147,318 28	\$164,641 68
Overdrafts, secured and unsecured	82 78	102 97	22 08	114 81
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	6,000 00	6,000 00	6,000 00	6,000 00
Stocks, securities, etc.	25,000 00	25,000 00	20,000 00	24,000 00
Banking house, furniture and fixtures	16,000 00	16,000 00	16,000 00	15,500 00
Other real estate and mortgages owned	14,654 68	22,154 68	14,654 68	18,404 68
Due from national banks (not reserve agents)				
Due from state banks and bankers				
Due from approved reserve agents	2,650 61	34,121 54	12,689 51	22,622 21
Checks and other cash items	230 31	116 63	7,378 21	315 20
Exchanges for clearing house				
Notes of other national banks	1,328 60	1,935 00	4,005 00	517 00
Fractional paper currency, nickels and cents	180 85	37 24	46 79	65 17
Specie	12,076 25	16,760 55	22,449 70	19,214 15
Legal tender notes	4,000 00	7,500 00	6,000 00	2,000 00
Redemption fund with U. S. treasurer ($\frac{1}{2}$ of cir- culation)	150 00	1,741 00	2,250 00	1,590 00
Due from U. S. treasurer, other than $\frac{1}{2}$ redemp- tion fund			15 00	
Totals	\$249,318 95	\$283,295 26	\$309,729 25	\$319,984 90
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid	190 68	1,211 13	3,293 58	412 82
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid	590 00	590 00	590 00	590 00
Individual deposits subject to check	46,824 66	44,617 57	59,255 58	67,171 29
Demand certificates of deposit	35,313 61	128,976 56	126,617 09	141,809 69
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted	6,500 00			
Bills payable				
Liabilities other than those above stated				
Totals	\$249,318 95	\$283,295 26	\$309,729 25	\$319,984 90

No. 3264.

FIRST NATIONAL BANK, OVID.

H. A. POTTER, *President*; W. E. SHAW, *Vice President*; H. N. KEYS, *Cashier*.

DIRECTORS—H. A. Potter, N. J. Clark, W. E. Shaw, H. F. Harris, J. E. Gerow, O. B. Campbell, George A. Steel.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$122,322 91	\$124,279 15	\$123,173 57	\$112,663 41
Overdrafts, secured and unsecured.....	1,440 41	499 13	2,794 34	2,268 57
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	7,953 00	7,953 00	7,953 00	7,953 00
Other real estate and mortgages owned.....		700 00	700 00	700 00
Due from national banks (not reserve agents).....	535 19	120 10		774 45
Due from state banks and bankers.....	1,200 00		23 24	
Due from approved reserve agents.....	2,141 89	11,633 90	3,907 15	17,323 35
Checks and other cash items.....	121 13	58 19		1,504 00
Exchanges for clearing house.....				
Notes of other national banks.....	50 00		100 00	240 00
Fractional paper currency, nickels and cents.....	154 19	77 86	108 27	54 87
Specie.....	4,104 65	2,046 65	2,251 45	1,997 35
Legal tender notes.....	8,060 00	6,793 00	8,511 00	2,339 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$162,655 87	\$163,723 47	\$164,184 52	\$162,880 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,436 41	1,179 78	1,504 96	1,774 33
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....		80 00		
Individual deposits subject to check.....	29,963 38	41,361 54	22,501 35	29,258 85
Demand certificates of deposit.....	59,636 19	52,453 15	50,500 21	53,597 30
Time certificates of deposit.....				
Certified checks.....	379 89			
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		2,500 00	8,423 00	7,000 00
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$162,655 87	\$163,723 47	\$164,184 52	\$162,880 50

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; E. F. PARKS, *Cashier*.DIRECTORS—A. B. Copley, H. M. Olney, E. F. Parks, R. W. Broughton, David Woodman, W. R. Hawkins,
H. M. Fugaley.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$205,345 25	\$201,578 79	\$194,172 41	\$181,189 12
Overdrafts, secured and unsecured.....	98 61	128 02	441 84	1,395 81
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate and mortgages owned.....	7,800 80	5,800 00	5,800 00	5,800 00
Due from national banks (not reserve agents).....	4 52	278 70	5,107 87	686 84
Due from state banks and bankers.....				
Due from approved reserve agents.....	6,228 88	2,778 82	9,708 52	22,374 58
Checks and other cash items.....	108 00	107 78	84 56	118 61
Exchanges for clearing house.....				
Notes of other national banks.....	474 00	605 00	761 00	1,855 00
Fractional paper currency, nickels and cents.....	98 38	128 33	138 01	155 18
Specie.....	5,814 00	7,298 00	6,959 00	6,728 00
Legal tender notes.....	1,306 00	4,000 00	4,800 00	2,573 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$260,282 11	\$265,423 44	\$260,096 71	\$254,937 45
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	17,700 00	18,300 00	18,300 00	18,300 00
Undivided profits less expenses and taxes paid.....	4,810 62	1,587 84	2,475 57	6,252 41
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....				689 26
Due to state banks and bankers.....				
Dividends unpaid.....		648 00	184 00	
Individual deposits subject to check.....	18,853 69	19,146 02	21,139 28	29,228 92
Demand certificates of deposit.....	91,877 80	85,250 58	90,497 86	77,986 86
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....	5,000 00	5,000 00	5,000 00	
Liabilities other than those above stated.....				
Totals.....	\$260,282 11	\$265,423 44	\$260,096 71	\$254,937 45

No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; E. W. CHAFFEE, *Vice President*; O. A. FRASER, *Cashier*.

DIRECTORS—R. C. Safford, E. W. Chaffee, W. H. Hoyt, Peter Gayde, C. W. Root, L. Brunson, O. A. Fraser.

Resources.	Report of May 4.	Report of July 16.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$98,199 06	\$94,724 00	\$98,451 63	\$88,214 89
Overdrafts, secured and unsecured	255 83	79 83		
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	1,375 00	1,375 00	1,375 00	1,375 00
Stocks, securities, etc.				
Banking house, furniture and fixtures	7,387 45	7,387 45	7,377 45	7,377 45
Other real estate and mortgages owned				
Due from national banks (not reserve agents)				
Due from state banks and bankers				
Due from approved reserve agents	10,408 10	8,165 20	12,721 13	23,480 14
Checks and other cash items		79 88	25 88	24 00
Exchanges for clearing house				
Notes of other national banks	2,624 00	2,639 00	1,597 00	5,375 00
Fractional paper currency, nickels and cents	5 08	13 08	41 71	22 66
Specie	4,039 05	4,712 80	5,228 05	5,161 45
Legal tender notes	1,500 00	1,000 00	500 00	1,300 00
Redemption fund with U. S. treasurer (5% of cir- culation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund	87 50	87 50	37 50	37 50
Totals	\$128,868 57	\$123,325 23	\$126,780 85	\$145,313 79
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,500 00	2,000 00	2,000 00	2,000 00
Undivided profits less expenses and taxes paid	2,545 63	1,429 08	2,041 12	2,923 91
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid	75 00	651 00	60 00	60 00
Individual deposits subject to check	20,225 26	17,984 25	21,785 25	22,632 78
Demand certificates of deposit	53,128 68	50,000 25	49,604 25	49,447 10
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$128,868 57	\$123,325 23	\$126,780 85	\$145,313 79

THE BANKING DEPARTMENT.

273

No. 3388.

PONTIAC NATIONAL BANK, PONTIAC.

WILLIAM G. HINMAN, *President*; B. F. ELWOOD, *Vice President*; ALBE LULL, *Cashier*.

DIRECTORS—William G. Hinman, T. N. Turk, B. F. Elwood, M. S. Brewer, P. A. Hitchcock, A. Lull, Edwin Phelps.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$284,257 18	\$273,627 98	\$277,064 11	\$299,985 14
Overdrafts, secured and unsecured.....	889 48	2,411 77	3,247 83	1,668 80
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,250 00	3,250 00	3,250 00	3,250 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	10,996 97	10,996 97	10,996 97	10,996 97
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	58 63		12,758 76	2,704 52
Due from state banks and bankers.....	95 22		61 77	25 66
Due from approved reserve agents.....	6,924 75	3,490 18	25,977 70	17,622 71
Checks and other cash items.....	709 24	838 24	2,255 77	1,705 51
Exchanges for clearing house.....				
Notes of other national banks.....	2,277 00	1,782 00	962 00	839 00
Fractional paper currency, nickels and cents.....	17 80	33 54	14 55	13 23
Specie.....	12,555 70	11,568 80	11,272 20	9,896 00
Legal tender notes.....	6,127 00	2,702 00	3,453 00	4,387 00
Redemption fund with U. S. treasurer (¼ of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than ¼ redemption fund.....				
Totals.....	\$354,284 02	\$341,766 48	\$377,438 66	\$381,662 53
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	17,000 00	17,600 00	17,600 00	17,600 00
Undivided profits less expenses and taxes paid.....	5,005 96	1,152 02	2,108 83	5,494 99
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....	2,599 70	2,412 55	718 08	1,749 28
Due to state banks and bankers.....				
Dividends unpaid.....		120 00		
Individual deposits subject to check.....	49,529 96	33,086 68	54,447 23	50,567 07
Demand certificates of deposit.....	157,688 40	164,896 28	180,075 08	183,751 24
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$354,284 02	\$341,766 48	\$377,438 66	\$381,662 53

No. 4446.

FIRST NATIONAL EXCHANGE BANK, PORT HURON.

JAMES GOULDEN, *President*; JOHN E. MILLER, *Vice President*; H. G. BARNUM, *Cashier*;
T. A. GOULDEN, *Assistant Cashier*.

DIRECTORS—O'Brien J. Atkinson, William Canham, Peter Hill, H. G. Barnum, James Goulden,
J. E. Miller, James Bradley.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$470,370 61	\$436,969 56	\$464,451 89	\$470,875 63
Overdrafts, secured and unsecured.....	74 99	53 41	290 48	160 17
U. S. bonds to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,350 00	1,375 00	1,500 00	1,500 00
Stocks, securities, etc.....	11,347 00	11,747 00	11,647 00	10,617 80
Banking house, furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate and mortgages owned.....	12,350 00	12,350 00	12,350 00	12,350 00
Due from national banks (not reserve agents).....	3,512 61	6,424 96	6,168 44	5,375 70
Due from state banks and bankers.....	15,094 24	8,899 53	6,501 25	9,087 80
Due from approved reserve agents.....	75,850 92	128,261 47	91,236 01	60,261 47
Checks and other cash items.....	152 60	2,529 85	11,984 85	1,648 22
Exchanges for clearing house.....	15,545 11	2,705 22	31,302 71	19,083 80
Notes of other national banks.....	4,473 00	5,421 00	2,475 00	3,651 00
Fractional paper currency, nickels and cents.....	19 04	65 75	62 02	25 25
Specie.....	17,622 55	19,709 25	12,215 25	21,169 05
Legal tender notes.....	14,278 00	8,190 00	14,325 00	15,580 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$683,729 17	\$676,788 73	\$707,447 40	\$681,927 63
Liabilities.				
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund.....	29,700 00	32,400 00	32,400 00	32,400 00
Undivided profits less expenses and taxes paid.....	25,236 60	19,096 12	28,553 16	20,227 02
National bank notes outstanding.....	33,150 00	33,750 00	33,750 00	33,750 00
Due to other national banks.....				
Due to state banks and bankers.....	12,921 50	14,985 14	8,510 10	8,325 13
Dividends unpaid.....				
Individual deposits subject to check.....	360,405 65	360,924 29	377,213 08	355,975 57
Demand certificates of deposit.....	78,215 42	78,121 62	96,371 06	86,729 86
Time certificates of deposit.....				
Certified checks.....		2,451 40	250 00	
Cashier's checks outstanding.....				
United states deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$683,729 17	\$676,788 73	\$707,447 40	\$681,927 63

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; J. H. JONES, *Vice President*; C. L. TRUEDELL, *Cashier*.

DIRECTORS—C. H. Winchester, J. H. Jones, C. L. Truedell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$87,089 03	\$94,318 98	\$97,568 06	\$94,702 47
Overdrafts, secured and unsecured.....	3,451 91	4,521 09	5,647 78	5,995 67
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	2,889 95	2,889 95	2,889 95	2,889 95
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	889 60		2,257 65	
Due from state banks and bankers.....				
Due from approved reserve agents.....	9,484 43	7,447 06	3,072 06	12,784 21
Checks and other cash items.....				
Exchanges for clearing houses.....	83 57	12 78	81 25	160 49
Notes of other national banks.....	2,507 00	4,269 00	3,010 00	3,749 00
Fractional paper currency, nickels and cents.....	76 84	18 47	33 83	33 83
Specie.....	2,744 80	2,458 00	2,822 85	4,256 45
Legal tender notes.....	3,000 00	2,000 00	2,000 00	3,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$125,788 61	\$122,067 81	\$123,450 91	\$140,578 06
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	9,132 88	8,041 28	9,014 88	10,836 28
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	120 00	250 00		
Individual deposits subject to check.....	30,925 45	21,436 47	29,696 90	40,177 51
Demand certificates of deposit.....	14,510 28	31,060 06	23,459 43	18,515 27
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$125,788 61	\$122,067 81	\$123,450 91	\$140,578 06

No. 4413.

FIRST NATIONAL BANK, REED CITY.

L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.

DIRECTORS—L. K. Parkhurst, J. W. Parkhurst, James M. Reed, J. B. Judkins, N. A. Stoddard.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$149,699 40	\$127,215 15	\$130,266 08	\$114,699 22
Overdrafts, secured and unsecured.....	1,125 08	2,107 08	1,110 53	1,819 31
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	2,491 00	2,068 59	2,068 59	799 58
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned.....	1,124 12	915 36	1,622 72	612 74
Due from national banks (not reserve agents).....	4,243 64	1,803 48	6,506 09	1,810 17
Due from state banks and bankers.....	1,672 25	4,346 58	984 02	8,220 44
Due from approved reserve agents.....	16,593 59	5,102 87	4,533 00	9,112 14
Checks and other cash items.....	1,784 17	1,279 04	1,250 25	331 86
Exchanges for clearing house.....				
Notes of other national banks.....	1,613 00	5,704 00	4,575 00	8,000 00
Fractional paper currency, nickels and cents.....	58 00	221 03	275 98	120 99
Specie.....	4,877 50	4,848 00	9,249 25	4,209 00
Legal tender notes.....	5,595 00	6,125 00	7,723 00	10,990 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,062 50	62 50	582 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$212,204 22	\$183,296 44	\$192,911 95	\$177,284 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	5,617 08	529 98	2,208 47	2,799 26
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....	1,225 06			468 09
Due to state banks and bankers.....	455 36	895 10		741 26
Dividends unpaid.....		125 00		
Individual deposits subject to check.....	90,416 29	69,440 87	59,702 98	51,266 53
Demand certificates of deposit.....	44,230 43	41,057 51	36,330 85	38,597 12
Time certificates of deposit.....				5,000 00
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				6,157 25
Bills payable.....			25,419 70	
Liabilities other than those above stated.....				
Totals.....	\$212,204 22	\$183,296 44	\$192,911 95	\$177,284 90

No. 354.

FIRST NATIONAL BANK, ROMEO.

M. I. BRABB, *President*; E. R. MATHEWS, *Vice President*; CHARLES M. TACKELS, *Cashier*;
H. S. EVANS, *Assistant Cashier*.

DIRECTORS—Moses A. Giddings, Charles Burr, Marvill I. Brabb, Enos R. Mathews, Edward C. Newberry,
Frank C. Andrews, R. D. Gillett, Charles F. Newberry, H. S. Evans.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$125,801 40	\$98,530 25	\$122,176 95	\$107,991 06
Overdrafts, secured and unsecured.....	86 62		215 36	105 74
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....		24,800 00	24,800 00	24,800 00
Banking house, furniture and fixtures.....	8,204 90	8,204 90	8,204 90	8,204 90
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	1,676 00	604 55	1,653 07	1,025 00
Due from state banks and bankers.....				
Due from approved reserve agents.....	56,588 48	59,868 57	26,294 51	49,962 02
Checks and other cash items.....	112 35	237 65	121 51	30
Exchanges for clearing house.....				
Notes of other national banks.....	116 00	141 00	587 00	301 00
Fractional paper currency, nickels and cents.....	60 53	81 81	40 34	19 13
Specie.....	5,654 00	5,125 50	4,066 80	6,726 55
Legal tender notes.....	3,000 00	1,600 00	1,000 00	
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....			500 00	
Totals	\$227,375 38	\$222,350 23	\$216,085 44	\$225,230 69
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	3,787 83	1,071 85	2,399 26	4,492 18
National bank notes outstanding.....	20,400 00	19,400 00	20,000 00	20,300 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....		593 75	150 00	50 00
Individual deposits subject to check.....	51,750 10	49,861 29	43,128 72	47,314 71
Demand certificates of deposit.....	11,487 40	12,533 83	10,351 76	12,178 80
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$227,375 38	\$222,350 23	\$216,085 44	\$225,230 69

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President*; JOHN SMITH, JR., *Vice President*; S. A. READE, *Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS—Samuel A. Reed, James R. Moreland, N. L. Lenzler, A. Kennedy, U. Townsend, Robert McKay, F. S. Crismon, John Smith, Jr., E. W. Giddings.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$149,472 98	\$154,687 80	\$147,437 01	\$180,881 83
Overdrafts, secured and unsecured.....	100 03	286 68	197 94	207 21
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	9,400 00	9,400 00	9,400 00	9,400 00
Other real estate and mortgages owned.....			4,000 00	4,000 00
Due from national banks (not reserve agents).....	268 67	109 50	75 87	192 91
Due from state banks and bankers.....				
Due from approved reserve agents.....	15,801 77	5,709 60	10,238 78	27,885 18
Checks and other cash items.....	571 48	460 50	1,112 85	696 26
Exchanges for clearing house.....				
Notes of other national banks.....	8,589 00	4,017 00	882 00	752 00
Fractional paper currency, nickels and cents.....	46 08	15 07	25 12	87 29
Specie.....	6,007 80	6,045 00	6,884 20	4,522 85
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$211,362 25	\$206,806 15	\$206,328 77	\$204,680 53
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid.....	6,748 84	2,998 31	4,801 22	7,018 40
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....	166 76	81 77		
Due to state banks and bankers.....				
Dividends unpaid.....	10 00	1,015 00	10 00	
Individual deposits subject to check.....	61,941 65	60,211 07	59,017 55	55,122 18
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$211,362 25	\$206,806 15	\$206,328 77	\$204,680 53

No. 1768.

THE FIRST NATIONAL BANK OF SAGINAW, SAGINAW.

A. W. WRIGHT, *President*; A. P. BLISS, *Vice President*; T. W. STALKER, *Cashier*.

DIRECTORS—A. W. Wright, A. P. Bliss, W. T. Knowlton, Gurdon Corning, C. H. Davis, Smith Palmer, J. H. Pearson.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$401,843 80	\$380,243 24	\$378,164 23	\$335,147 15
Overdrafts, secured and unsecured	559 85	22 15	10 85	680 94
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	5,000 00	5,000 00	5,000 00	5,000 00
Stocks, securities, etc.				
Banking house, furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Bills in transit	68 40	452 85	681 78	316 21
Due from national banks (not reserve agents)	2,497 85	16,188 54	8,437 59	9,440 58
Due from state banks and bankers			56 38	
Due from approved reserve agents	69,370 42	112,216 73	72,531 89	111,511 49
Checks and other cash items	218 13	58 65		126 08
Exchanges for clearing house				
Notes of other national banks	1,938 00	5,340 00	4,588 60	3,800 00
Fractional paper currency, nickels and cents	19 23	83 19	120 17	254 22
Specie	25,497 00	22,209 00	20,354 00	22,008 25
Legal tender notes	19,175 00	7,525 00	4,400 00	7,651 00
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$580,062 47	\$608,389 37	\$543,549 74	\$549,646 57
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid	10,266 43	9,129 18	9,170 45	12,247 87
National bank notes outstanding	44,580 00	45,000 00	44,200 00	44,000 00
Due to other national banks	238 39	1,709 58	440 48	325 89
Due to state banks and bankers	567 18	775 88	27 44	297 08
Dividends unpaid		97 50	82 50	82 50
Individual deposits subject to check	150,598 88	121,200 91	123,983 19	112,066 26
Demand certificates of deposit	283,173 10	235,476 23	226,605 68	240,637 02
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$580,062 47	\$608,389 37	\$543,549 74	\$549,646 57

No. 637.

FIRST NATIONAL BANK OF EAST SAGINAW, SAGINAW.

ERASTUS T. JUDD, *President*; JOHN W. HOWRY, *Vice President*; CLARENCE L. JUDD, *Cashier*;
CHAS. A. WOOD, *Assistant Cashier*.

DIRECTORS—Erastus T. Judd, John W. Howry, Jno. S. Estabrook, Willis H. Gilbert, H. Kirk Howry,
Clarence L. Judd, B. F. Webster.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$414,109 05	\$423,183 28	\$412,535 57	\$414,048 64
Overdrafts, secured and unsecured	2,267 97	1,986 96	2,050 24	740 09
U. S. bonds to secure circulation	100,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stock, securities, etc.				
Banking house, furniture and fixtures	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned				
Due from national banks (not reserve agents)	2,151 40	3,351 25	4,157 38	3,579 27
Due from state banks and bankers	5,808 97	5,225 43	5,464 70	9,981 80
Due from approved reserve agents	43,532 81	37,759 59	35,596 81	31,781 44
Checks and other cash items	1,181 72	702 13	1,179 09	207 51
Exchanges for clearing house	7,452 64	3,974 41	10,739 45	5,535 88
Notes of other national banks	1,805 00	1,755 00	642 00	1,900 00
Fractional paper currency, nickels and cents	29 77	29 35	46 82	23 39
Specie	5,641 50	3,937 50	5,560 50	2,969 00
Legal tender notes	19,198 00	16,253 00	14,311 00	12,068 00
Redemption fund with U. S. treasurer (5% of circulation)	4,500 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals.....	\$632,196 83	\$549,348 01	\$541,643 57	\$528,910 02
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits less expenses and taxes paid	24,098 27	33,558 44	34,953 96	36,962 78
National bank notes outstanding	90,000 00	22,500 00	22,500 00	22,500 00
Due to other national banks	1,543 23	3,129 27		6,543 09
Due to state banks and bankers	33,974 13	36,954 43	33,322 59	36,246 16
Dividends unpaid		3,326 18	72 43	
Individual deposits subject to check	136,688 96	153,755 57	157,948 90	131,488 34
Demand certificates of deposit	135,894 09	131,129 12	128,450 70	125,103 65
Time certificates of deposit				
Certified checks		25 00		76 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals.....	\$632,196 83	\$549,348 01	\$541,643 57	\$528,910 02

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEO. W. MORLEY, *President*; WALDO A. AVERY, *Vice President*; GEO. B. MORLEY, *Cashier*;
E. W. GLYNN, *Assistant Cashier*.

DIRECTORS—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Edward W. Morley, Walter S. Eddy,
D. T. Crapo.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$861,212 28	\$880,398 14	\$908,527 77	\$988,217 07
Overdrafts, secured and unsecured.....	2,579 78	2,384 88	1,770 99	848 25
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	14,468 75	14,218 75	13,968 75	13,968 75
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	1,221 80	584 89	1,114 88	1,086 20
Due from state banks and bankers.....	17,087 15	26,575 15	21,070 83	13,492 76
Due from approved reserve agents.....	23,907 30	62,698 83	100,384 04	66,992 20
Checks and other cash items.....	6,726 41	5,451 12	1,215 21	6,640 18
Exchanges for clearing house.....	5,685 15	1,595 04	5,961 29	1,238 87
Notes of other national banks.....	2,675 00	3,040 00	6,960 00	4,400 00
Fractional paper currency, nickels and cents.....	175 23	129 62	218 05	124 51
Specie.....	25,581 97	37,678 62	39,222 82	44,365 97
Legal tender notes.....	14,395 00	12,622 00	10,847 00	9,942 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	6,750 00	6,750 00	6,750 00	6,750 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				3,029 50
Totals.....	\$1,154,415 96	\$1,217,677 00	\$1,364,771 13	\$1,321,891 51
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits less expenses and taxes paid.....	29,747 23	41,822 15	42,951 59	43,845 07
National bank notes outstanding.....	135,000 00	135,000 00	135,000 00	135,000 00
Due to other national banks.....	3,948 66	10,688 00	9,170 19	14,587 80
Due to state banks and bankers.....	63,967 65	62,204 88	54,794 06	81,644 70
Dividends unpaid.....	112 50	798 75	18 75	
Individual deposits subject to check.....	321,897 80	406,625 51	590,200 65	445,522 88
Demand certificates of deposit.....	230,886 99	212,317 42	242,459 63	295,804 22
Time certificates of deposit.....				
Certified checks.....	355 00	801 65	176 26	176 74
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		40,405 63		
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,154,415 96	\$1,217,677 00	\$1,364,771 13	\$1,321,891 51

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

D. HARDIN, *President*; J. F. BRAND, *Vice President*; M. O. ROBINSON, *Cashier*.DIRECTORS—Daniel Hardin, E. M. Joslin, George A. Alderton, J. F. Brand, M. O. Robinson,
E. McCarty, A. C. Melss.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$347,012 20	\$330,062 01	\$323,951 25	\$323,906 06
Overdrafts, secured and unsecured	473 35	1,664 83	862 61	194 02
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	14,000 00	13,500 00	13,500 00	13,500 00
Stocks, securities, etc.	12,500 00	12,500 00	12,500 00	12,500 00
Banking house, furniture and fixtures	14,000 00	14,000 00	14,000 00	14,000 00
Bills in transit		522 55	116 65	
Due from national banks (not reserve agents)	3,250 93	3,477 15		1,684 21
Due from state banks and bankers	702 40	169 25	24 78	2,762 98
Due from approved reserve agents	48,504 50	20,224 61	21,966 94	44,939 34
Checks and other cash items	1,473 29	295 85	153 27	290 01
Exchanges for clearing house				
Notes of other national banks	6,396 00	555 00	529 00	925 00
Fractional paper currency, nickels and cents	35 92	118 06	106 06	120 41
Specie	16,471 15	10,635 55	9,509 50	12,631 05
Legal tender notes	12,900 00	6,060 00	7,000 00	5,700 00
Redemption fund with U. S. treasurer (5% of circulation)	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$562,219 74	\$518,236 56	\$523,725 18	\$552,753 65
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid	11,522 14	9,784 54	12,661 97	15,221 29
National bank notes outstanding	90,000 00	90,000 00	90,000 00	88,730 00
Due to other national banks			228 83	
Due to state banks and bankers	9,220 45	10,777 25	9,656 52	12,223 14
Dividends unpaid	111 87	275 00	100 00	
Individual deposits subject to check	196,222 05	102,820 71	112,506 69	122,923 20
Demand certificates of deposit	134,468 22	163,469 06	153,561 17	167,497 02
Time certificates of deposit				
Certified checks	200 00			
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$562,219 74	\$518,236 56	\$523,725 18	\$552,753 65

No. 2761.

HOME NATIONAL BANK OF EAST SAGINAW, SAGINAW.

W. R. BURT, *President*; J. H. BOOTH, *Vice President*.DIRECTORS—W. R. Burt, T. E. Dorr, William Callam, J. H. Booth, D. G. Holland, W. C. McClure,
Farnham Lyon, Carl Heavenrich, J. H. Qualman.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$611,636 86	\$598,806 54	\$612,353 28	\$565,747 96
Overdrafts, secured and unsecured.....	2,576 68	4,343 24	5,480 81	2,188 52
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	202,100 00	202,100 00	190,700 00	185,700 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	2,258 17	250 00	4,380 15	600 00
Due from state banks and bankers.....	576 24	2,514 87	2,564 82	3,185 65
Due from approved reserve agents.....	15,094 59	102,507 81	168,449 16	90,172 54
Checks and other cash items.....	57 94	368 47	255 86	968 61
Exchanges for clearing house.....	2,110 67	2,645 52	2,189 78	2,002 56
Notes of other national banks.....	2,908 00	4,761 00	2,417 00	1,440 00
Fractional paper currency, nickels and cents.....	98 54	849 16	419 77	268 54
Specie.....	24,200 45	27,699 06	31,691 70	29,581 35
Legal tender notes.....	28,416 00	41,064 00	19,130 00	30,789 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	9,000 00	9,000 00	9,000 00	9,000 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals	\$1,101,024 14	\$1,191,218 16	\$1,245,080 84	\$1,181,584 78
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	140,000 00	140,000 00	140,000 00	140,000 00
Undivided profits less expenses and taxes paid.....	24,282 59	18,899 56	26,041 42	29,312 54
National bank notes outstanding.....	180,000 00	180,000 00	180,000 00	180,000 00
Due to other national banks.....	11,181 12	34,868 41	18,640 93	29,949 45
Due to state banks and bankers.....	7,247 15	12,067 61	10,474 87	8,235 85
Dividends unpaid.....	50 00	75 00	75 00	75 00
Individual deposits subject to check.....	241,608 49	268,979 59	290,017 49	208,196 28
Demand certificates of deposit.....	196,518 74	236,342 99	274,711 82	235,716 56
Time certificates of deposit.....				
Certified checks.....	41 05		2,066 81	
Cashier's checks outstanding.....			2 50	
United States deposits.....				
Deposits of United States disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,101,024 14	\$1,191,218 16	\$1,245,080 84	\$1,181,584 78

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; HENRY HOFFMAN, *Vice President*; E. H. HOTEHKISS, *Cashier*.

DIRECTORS—O. W. Johnson, P. Mulcrone, C. E. Wells, Henry Hoffman, E. H. Hotchkiss.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$156,288 54	\$142,968 33	\$175,952 93	\$123,221 67
Overdrafts, secured and unsecured	274 01	195 33	118 38	433 59
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.				
Banking house, furniture and fixtures	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned		4,087 87	4,087 87	4,083 62
Due from national banks (not reserve agents)	214 64	8 00	125 86	115 49
Due from state banks and bankers	423 63	98 38	330 68	59 02
Due from approved reserve agents	24,825 52	24,779 27	45,842 47	55,465 10
Checks and other cash items	1,715 45	340 37	1,100 65	459 55
Exchanges for clearing house				
Notes of other national banks	1,654 00	2,683 00	1,299 00	1,710 00
Fractional paper currency, nickels and cents	142 61	78 16	91 85	153 00
Specie	7,066 60	6,696 10	11,338 10	12,447 70
Legal tender notes	2,000 00	2,000 00	2,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund		100 00		
Totals	\$223,667 49	\$208,052 79	\$290,811 64	\$284,206 15
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid	9,702 48	7,244 00	8,589 77	9,221 61
National bank notes outstanding	11,250 00	11,250 00	11,250 00	10,550 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	68,102 89	56,526 46	98,326 23	65,020 40
Demand certificates of deposit	69,612 17	61,742 33	77,556 54	83,414 14
Time certificate of deposit				
Certified checks				
Cashier's checks outstanding		1,450 00		
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$223,667 49	\$208,052 79	\$290,811 64	\$284,206 15

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JNO. HICKS, *President*; GEO. A. STEEL, *Vice President*; P. E. WALSWORTH, *Cashier*; R. C. DEXTER, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, John Hicks, Galusha Pennell, Cooley E. Ball, C. C. Vaughan, P. E. Walsworth.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$212,323 11	\$200,649 27	\$196,908 23	\$178,567 28
Overdrafts, secured and unsecured.....	1,251 34	288 00	289 58	1,060 81
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	4,902 85	21,187 43	22,980 58	25,594 21
Banking house, furniture and fixtures.....	8,500 00	8,500 00	8,500 00	8,500 00
Other real estate and mortgages owned.....	600 00	600 00	600 00	600 00
Due from national banks (not reserve agents).....	4,000 00	8,077 72	6,544 67	6,544 67
Due from state banks and bankers.....				
Due from approved reserve agents.....	12,704 43	10,741 77	15,988 97	53,061 13
Checks and other cash items.....	649 94	1,125 28	1,585 22	2,137 92
Exchanges for clearing house.....				
Notes of other national banks.....	125 00	350 00	90 00	20 00
Fractional paper currency, nickels and cents.....	270 00	322 00	343 41	230 20
Specie.....	16,809 12	15,002 88	15,044 25	12,631 05
Legal tender notes.....	5,100 00	2,600 00	1,500 00	2,500 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$393,579 94	\$396,753 88	\$390,385 01	\$318,573 92
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	19,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	4,342 19	4,480 29	4,342 64	6,453 23
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....				
Due to state banks and bankers.....	15,696 99	11,455 40	10,123 62	7,766 23
Dividends unpaid.....				
Individual deposits subject to check.....	68,964 09	71,224 24	70,460 79	86,233 91
Demand certificates of deposit.....	61,787 49	65,230 27	70,177 78	74,002 12
Time certificates of deposit.....	789 18	1,733 18	1,763 18	1,613 18
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$393,579 94	\$396,753 88	\$390,385 01	\$318,573 92

No. 3239.

FIRST NATIONAL BANK, ST. LOUIS.

R. M. STEEL, *President*; JOHN TUGER, *Vice President*; A. B. DARRAGH, *Cashier*.

DIRECTORS—Robert M. Steel, John Tuger, Geo. A. Steel, A. B. Darragh, David S. French.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$110,122 84	\$99,468 70	\$107,201 81	\$115,525 73
Overdrafts, secured and unsecured	749 71	787 46	729 98	88 24
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand				
Premiums on U. S. bonds.....	1,635 00	1,635 00	1,635 00	1,635 00
Stocks, securities, etc.	863 40	863 40	863 40	863 40
Banking house, furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate and mortgages owned.....	725 30	738 24	638 24	428 24
Due from national banks (not reserve agents)	1,346 38	11,708 58	7,383 77	12,712 97
Due from state banks and bankers				
Due from approved reserve agents.....	479 89	1,346 18	3,780 73	5,616 80
Checks and other cash items		247 61	28 42	11 26
Exchanges for clearing houses				
Notes of other national banks	321 00	740 00	853 00	444 00
Fractional paper currency, nickels and cents.....	381 24	236 21	297 24	304 08
Specie	7,586 00	6,252 00	9,630 70	8,207 75
Legal tender notes	5,500 00	7,500 00	5,500 00	9,000 00
Redemption fund with U. S. treasurer (½ of cir- culation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than ½ redemp- tion fund.....				
Totals.....	\$144,263 80	\$146,265 86	\$152,949 23	\$169,539 51
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,000 00	3,000 00	3,500 00	3,500 00
Undivided profits less expenses and taxes paid	3,420 20	5,783 87	1,312 24	1,449 67
National bank notes outstanding.....	11,350 00	11,350 00	11,350 00	11,350 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid.....				
Individual deposits subject to check	29,283 58	29,664 37	29,283 67	55,198 76
Demand certificates of deposit	45,209 57	46,618 63	47,597 33	48,141 06
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding				
United States deposits.....				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted.....	2,000 00			
Bills payable				
Liabilities other than those above stated.....				
Totals.....	\$144,263 80	\$146,265 86	\$152,949 23	\$169,539 51

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; H. W. SEYMOUR, *Vice President*; E. H. MEAD, *Cashier*.

DIRECTORS—Geo. Kemp, P. M. Church, Jno. A. Colwell, J. H. Steere, H. W. Seymour, Otto Fowle, E. H. Mead, F. B. Cheebrough.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$109,869 58	\$120,532 86	\$110,835 26	\$116,764 27
Overdrafts, secured and unsecured	25 41	72 27	123 00	87 66
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	1,500 00	1,500 00	1,500 00	1,500 00
Stocks, securities, etc.	25,687 50			
Banking houses, furniture and fixtures	46,958 78	46,958 78	46,958 78	46,958 78
Other real estate and mortgages owned	19,098 16	24,211 29	24,211 29	24,211 29
Due from national banks (not reserve agents)		50 00	50 00	
Due from state banks and bankers	63 75		457 51	65 71
Due from approved reserve agents	10,564 53	23,590 54	54,331 29	37,248 52
Checks and other cash items	1,251 67	971 31	1,180 06	627 76
Exchanges for clearing house				
Notes of other national banks	670 00	974 00	2,337 00	2,337 00
Fractional paper currency, nickels and cents	210 53	158 46	97 44	195 84
Specie	8,056 25	11,439 65	14,409 25	13,482 40
Legal tender notes	7,500 00	10,500 00	9,500 00	9,000 00
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$245,053 76	\$269,021 66	\$279,047 08	\$266,084 83
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	1,655 74	2,445 23	2,927 03	2,929 38
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks		106 28	14 90	
Due to state banks and bankers	1,082 63	919 46		101 35
Dividends unpaid				
Individual deposits subject to check	71,775 53	98,917 44	108,755 54	80,445 70
Demand certificates of deposit	2,710 61	6,406 15	5,542 70	6,606 66
Time certificates of deposit	75,579 25	74,978 25	79,556 91	89,711 74
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable	5,000 00			
Liabilities other than those above stated				
Totals	\$245,053 76	\$269,021 66	\$279,047 08	\$266,084 83

No. 3747.

THE SAULT STE. MARIE NATIONAL BANK, SAULT STE. MARIE.

T. W. BURDICK, *President*; A. PRENZLAUER, *Vice President*; C. T. BAILEY, *Assistant Cashier*.

DIRECTORS—T. W. Burdick, Jas. H. Easton, Andrew Blank, Frank Perry, John G. Stradley, E. S. B. Sutton, Albert Prenslauer, W. B. Cady, W. C. Marsh.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$118,817 27	\$116,733 83	\$127,371 24	\$122,983 54
Overdrafts, secured and unsecured.....	1,419 14	546 58		1,027 61
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
Expenses and taxes paid.....	339 94			
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	6,943 12	6,943 12	6,943 12	6,943 12
Banking house, furniture and fixtures.....	81,376 65	81,376 65	81,376 65	81,376 65
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....		2,802 53		2,734 14
Due from state banks and bankers.....	169 29	57 68	13,253 91	16,562 45
Due from approved reserve agents.....	12,558 86	7,127 88		
Checks and other cash items.....	802 27	489 21		1,121 20
Exchanges for clearing houses.....				
Notes of other national banks.....	2,251 00	1,135 00	10,163 73	2,485 00
Fractional paper currency, nickels and cents.....	122 60	61 07		79 36
Specie.....	2,488 00	3,911 80		2,472 40
Legal tender notes.....	5,000 00	5,000 00		5,908 00
Redemption fund with U. S. treasurer (5% of circulation).....				
Due from U. S. treasurer, other than 5% redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Totals.....	\$258,407 64	\$252,310 35	\$265,733 65	\$280,007 56
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits less expenses and taxes paid.....		210 68	214 80	27,303 11
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....	52 84	2,285 43		
Due to state banks and bankers.....	22 01	235 00		3 48
Dividends unpaid.....	15 00	15 00	15 00	
Individual deposits subject to check.....	81,016 04	69,108 73		56,849 00
Demand certificates of deposit.....	2,772 50	10,205 84	112,290 82	9,757 88
Time certificates of deposit.....	25,381 85	20,968 08		20,644 73
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	19,687 40	19,791 50	23,643 03	35,450 96
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$258,407 64	\$252,310 35	\$265,733 65	\$280,007 56

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; CHARLES A. STURGES, *Vice President*; H. L. ANTHONY, *Cashier*.

DIRECTORS—Levant E. White, James Thornton, Arthur W. Wright, Rufus F. Birch, George G. Bender, Nelson I. Packard, Charles A. Sturges.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$185,570 45	\$139,408 68	\$145,375 16	\$139,965 30
Overdrafts, secured and unsecured.....	4,048 65	4,022 08	1,579 31	
U. S. bonds to secure circulation.....	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	11,000 00	11,626 61	11,701 62	11,701 63
Other real estate and mortgages owned.....	1,315 00	1,315 00	1,315 00	1,315 00
Due from national banks (not reserve agents).....	24 92	24 92		
Due from state banks and bankers.....				
Due from approved reserve agents.....	5,923 71	2,534 30	4,416 44	12,878 26
Checks and other cash items.....	655 09	517 98	1,563 46	384 74
Exchanges for clearing house.....				
Notes of other national banks.....	1,660 00	1,500 00	200 00	
Fractional paper currency, nickels and cents.....	78 62	59 09	45 35	107 51
Specie.....	7,117 70	6,599 15	7,380 60	7,036 10
Legal tender notes.....	10,488 00	7,028 00	3,869 00	2,169 00
Redemption fund with U. S. treasurer (5% of circulation).....				
Due from U. S. treasurer, other than 5% redemption fund.....	742 50	742 50	742 50	742 50
Totals.....	\$197,118 64	\$193,871 27	\$196,728 44	\$194,775 03
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	14,620 00	14,620 00	14,620 00	14,620 00
Undivided profits less expenses and taxes paid.....	5,459 08	4,466 45	4,576 98	5,832 29
National bank notes outstanding.....	14,850 00	14,850 00	14,850 00	14,850 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				2,110 47
Individual deposits subject to check.....	25,236 02	26,029 09	21,945 76	22,974 88
Demand certificates of deposit.....	71,953 56	68,905 73	71,785 70	69,837 39
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....			8,000 00	
Liabilities other than those above stated.....				
Totals.....	\$197,118 64	\$193,871 27	\$196,728 44	\$194,775 03

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

C. L. BLOOD, *President*; S. A. WALTON, *Vice President*; C. H. BLOOD, *Cashier*;
G. F. KNAPPEN, *Assistant Cashier*.

DIRECTORS—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, J. H. Gardner, Gardner Powell,
George A. Roberts.

Resources.	Report of May 4.	Report of July 15.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$107,071 20	\$92,877 38	\$90,402 07	\$88,030 00
Overdrafts, secured and unsecured	101 27	520 47	128 38	307 20
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	280 00	60 00	60 00	
Stocks, securities, etc.	15,885 35	14,885 25	10,885 25	10,885 25
Banking house, furniture and fixtures	9,898 00	9,898 00	9,898 00	9,898 00
Other real estate and mortgages owned	18,571 09	18,596 37	17,576 18	17,562 84
Due from national banks (not reserve agents)	14,503 68	5,338 16	11,252 89	7,046 88
Due from state banks and bankers				
Due from approved reserve agents	21,019 58	27,110 73	25,870 15	34,242 96
Checks and other cash items	6 00	3 60		294 44
Exchanges for clearing house				
Notes of other national banks	50 00	310 00		190 00
Fractional paper currency, nickels and cents	183 71	102 52	86 48	28 58
Specie	9,369 25	8,954 00	8,744 05	9,813 49
Legal tender notes	8,048 00	7,113 00	5,732 00	4,910 00
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$267,757 08	\$238,449 53	\$232,880 48	\$235,054 71
Liabilities.				
Capital stock paid in	\$100,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	48 93	185 96	799 96	835 91
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check	26,829 87	25,294 41	22,124 72	20,882 65
Demand certificates of deposit	76,380 78	78,469 16	84,955 80	89,396 15
Time certificates of deposit		24,500 00		
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$267,757 08	\$238,449 53	\$232,880 48	\$235,054 71

No. 3133.

THREE RIVERS NATIONAL BANK, THREE RIVERS.*

Resources.	Report of May 4.†	Report of July 18.†	Report of Oct. 2.†	Report of Dec. 19.†
Loans and discounts				
Overdrafts, secured and unsecured				
U. S. bonds to secure circulation				
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.				
Banking house, furniture and fixtures				
Other real estate and mortgages owned				
Due from national banks (not reserve agents)				
Due from State banks and bankers				
Due from approved reserve agents				
Checks and other cash items				
Exchanges for clearing house				
Notes of other national banks				
Fractional paper currency, nickels and cents				
Specie				
Legal tender notes				
Redemption fund with U. S. treasurer (5% of cir- culation)				
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Undivided profits less expenses and taxes paid				
National bank notes outstanding				
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals				

* No list of officers or directors furnished.

† No reports received.

REPORT OF THE COMMISSIONER OF

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JOHN T. BRADLE, *President*; B. J. MORGAN, *Vice President*; C. A. HAMMOND, *Cashier*.DIRECTORS—John T. Bradle, D. C. Leach, B. J. Morgan, Frank Hamilton, C. A. Hammond,
M. B. Covell, C. E. Covell.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$156,812 27	\$156,989 80	\$151,408 30	\$157,252 61
Overdrafts, secured and unsecured.....	61 97	703 37	871 50	63 85
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,200 00	1,200 00	1,200 00	1,200 00
Stocks, securities, etc.....	200 00	200 00	200 00	200 00
Banking house, furniture and fixtures.....	15,275 00	15,275 00	15,275 00	15,275 00
Other real estate and mortgages owned.....	292 47	292 22	292 22	292 22
Due from national banks (not reserve agents).....	14,828 03	7,648 01	5,887 43	8,198 83
Taxes paid for shareholders.....				26 26
Due from approved reserve agents.....	22,115 04	11,870 60	15,879 88	14,963 21
Checks and other cash items.....	415 32	486 06	1,521 38	973 61
Exchanges for clearing house.....				
Notes of other national banks.....	3,267 00	1,288 00	2,867 00	1,124 00
Fractional paper currency, nickels and cents.....	216 77	320 52	170 61	153 38
Specie.....	8,261 30	6,441 75	9,361 75	8,674 95
Legal tender notes.....	14,200 00	13,100 00	8,000 00	8,900 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,062 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals	\$251,708 67	\$228,332 83	\$226,259 56	\$230,254 47
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00	8,000 00	8,000 00	8,000 00
Undivided profits less expenses and taxes paid.....	2,708 88	886 90	2,000 35	3,730 38
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....		1,850 00		
Individual deposits subject to check.....	114,446 90	78,928 50	85,490 25	81,756 78
Demand certificates of deposit.....	65,779 80	77,417 43	66,509 96	75,527 31
Time certificates of deposit.....				
Certified checks.....	34 11			
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$251,708 67	\$228,332 83	\$226,259 56	\$230,254 47

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

THOMAS B. BUELL, *President*; DANIEL D. BUELL, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS—Thomas B. Buell, Darline D. Buell, Edward Stanton, Harvey M. Doubleday, John P. Fox, Marshall P. Maxon, Lorenzo Zimmerman.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$107,329 06	\$106,779 41	\$103,798 69	\$101,379 57
Overdrafts, secured and unsecured.....	4,135 08	3,552 41	5,523 69	3,019 35
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50
Stocks, securities, etc.....	2,000 00	2,000 00	2,000 00	2,089 00
Banking house, furniture and fixtures.....	7,400 00	7,400 00	7,400 00	7,400 00
Other real estate and mortgages owned.....	1,175 00	1,175 00	1,175 00	1,175 00
Due from national banks (not reserve agents).....	1,080 49	308 00	308 00	308 00
Due from state banks and bankers.....	7,311 79	10,544 40	7,105 96	8,750 32
Due from approved reserve agents.....	2,230 17	6,158 50	7,551 15	18,511 63
Checks and other cash items.....	2,916 83	3,660 62	2,647 35	4,536 10
Exchanges for clearing house.....				
Notes of other national banks.....	1,991 00	5,040 00	2,786 00	3,223 00
Fractional paper currency, nickels and cents.....	33	25	98	12
Specie.....	2,312 10	3,045 00	2,124 80	2,529 75
Legal tender notes.....	9,000 00	5,000 00	7,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$202,340 34	\$207,580 09	\$208,304 01	\$211,744 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	6,563 25	7,989 87	8,279 10	8,981 83
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....	580 00	580 00	160 60	160 00
Individual deposits subject to check.....	27,626 12	26,435 73	27,976 51	27,246 78
Demand certificates of deposit.....	62,501 96	62,960 09	60,016 40	60,356 60
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		4,685 00	1,872 00	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$202,340 34	\$207,580 09	\$208,304 01	\$211,744 76

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

EZRA BOSTWICK, *President*; ISAAC TOWER, *Vice President*; J. W. MCCAULEY, *Cashier*.

DIRECTORS—Ezra Bostwick, J. B. Tucker, Isaac Tower, S. P. Williams, A. C. McCrary, Henry Seymour, Warren D. Baker.

Resources.	Report of May 4.	Report of July 13.*	Report of Oct. 2.*	Report of Dec. 19.
Loans and discounts.....	\$171,730 68			\$146,385 07
Overdrafts, secured and unsecured.....	3,814 17			6,012 99
U. S. bonds to secure circulation.....	12,500 00			12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,250 00			1,250 00
Stocks, securities, etc.....	1,500 00			1,500 00
Banking house, furniture and fixtures.....	8,600 00			8,600 00
Other real estate and mortgages owned.....	2,200 00			5,609 00
Due from national banks (not reserve agents).....				
Due from state banks and bankers.....				
Due from approved reserve agents.....	29,408 78			27,417 14
Checks and other cash items.....	1,416 72			2,535 36
Exchanges for clearing house.....				
Notes of other national banks.....	811 00			1,032 00
Fractional paper currency, nickels and cents.....	88 77			51 25
Specie.....	9,947 00			7,892 50
Legal tender notes.....				2,500 00
Redemption fund with U. S. treasurer (½ of circulation).....	562 50			562 50
Due from U. S. treasurer, other than ½ redemption fund.....	4,300 00			
Totals	\$348,124 62			\$328,947 81
Liabilities.				
Capital stock paid in.....	\$50,000 00			\$50,000 00
Surplus fund.....	10,000 00			10,000 00
Undivided profits less expenses and taxes paid.....	14,877 56			16,542 37
National bank notes outstanding.....	11,250 00			11,250 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	64,535 14			47,534 09
Demand certificates of deposit.....	97,461 92			88,521 35
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$348,124 62			\$328,947 81

* No reports received.

No. 2987.

FIRST NATIONAL BANK, VASSAR.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS—D. G. Slatter, Justin Wentworth, Frank North, R. C. Burtis, C. A. Mapes.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$69,635 75	\$78,416 52	\$81,658 81	\$81,856 89
Overdrafts, secured and unsecured.....	92		182 87	176 91
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	850 00	850 00	850 00	850 00
Stocks, securities, etc.....	2,500 00	2,500 00	2,500 00	2,500 00
Banking house, furniture and fixtures.....	7,088 45	7,088 45	7,088 45	7,088 45
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	5,436 85	2,617 67	4,089 83	874 90
Due from state banks and bankers.....				
Due from approved reserve agents.....	6,526 34	6,462 29	8,844 10	8,769 86
Checks and other cash items.....	94 63	104 60	175 16	587 48
Exchanges for clearing house.....				
Notes of other national banks.....	330 00	470 00	260 00	490 00
Fractional paper currency, nickels and cents.....	64 00	65 07	21 06	21 68
Specie.....	5,592 25	4,991 80	4,674 35	4,601 75
Legal tender notes.....	2,940 00	2,810 00	2,950 00	5,435 00
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$114,111 69	\$119,138 90	\$127,806 12	\$125,854 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		2,900 00	2,900 00	2,900 00
Undivided profits less expenses and taxes paid.....	2,329 20	847 94	787 72	1,583 47
National bank notes outstanding.....	9,950 00	9,250 00	10,750 00	11,250 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	14,784 88	19,510 63	20,414 53	21,088 78
Demand certificates of deposit.....	37,047 66	87,230 24	42,558 87	89,127 23
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$114,111 69	\$119,138 90	\$127,806 12	\$125,854 43

REPORT OF THE COMMISSIONER OF

No. 4527.

FIRST NATIONAL BANK, WHITE PIGEON.

S. A. JONES, *President*; J. R. WATSON, *Vice President*; T. E. CLAPP, *Cashier*.DIRECTORS—S. A. Jones, J. R. Watson, E. C. Wheeler, Charles E. Stevenson, T. E. Clapp,
E. A. Hamilton, Joseph Brown.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$108,578 08	\$100,844 08	\$99,046 88	\$104,618 19
Overdrafts, secured and unsecured	108 65	25 04	1,819 98	1,020 83
U. S. bonds to secure circulation	17,500 00	17,500 00	17,500 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	2,500 00	2,500 00	2,500 00	3,175 00
Stocks, securities, etc.		1,268 00	1,269 00	
Banking house, furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned		1,785 00	1,510 00	
Due from national banks (not reserve agents)				
Due from state banks and bankers				
Due from approved reserve agents	2,318 71	3,759 85	12,581 06	1,279 44
Checks and other cash items	186 92	297 08	841 54	824 60
Exchanges for clearing house				
Notes of other national banks	1,406 00	1,504 00	420 00	1,240 00
Fractional paper currency, nickels and cents	2 88	67	6 35	21 38
Specie	472 50	3,280 00	828 20	170 50
Legal tender notes	3,500 00	3,000 00	4,500 00	4,500 00
Redemption fund with U. S. treasurer (5% of cir- culation)	787 50	787 50	787 50	1,123 50
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$184,870 69	\$138,552 67	\$144,870 51	\$144,972 49
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	1,017 29	610 89	889 14	1,890 81
National bank notes outstanding	15,750 00	15,750 00	15,750 00	23,450 00
Due to other national banks				
Due to state banks and bankers				
Dividends unpaid	20 00	60 00	20 00	20 00
Individual deposits subject to check	15,893 71	21,471 75	27,285 45	20,509 96
Demand certificates of deposit	42,159 69	40,660 08	40,925 91	40,608 23
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$184,870 69	\$138,552 67	\$144,870 51	\$144,972 49

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; GEORGE C. BRADLEY, *Cashier*.

DIRECTORS—D. L. Quirk, S. H. Dodge, C. S. Wortley, C. E. King, D. C. Griffen.

Resources.	Report of May 4.	Report of July 18.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$296,868 50	\$278,156 95	\$310,417 82	\$290,360 69
Overdrafts, secured and unsecured.....	384 43	288 84	445 80	846 51
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	65,050 00	65,674 90	65,674 90	65,674 90
Banking house, furniture and fixtures.....	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate and mortgages owned.....				
Due from national banks (not reserve agents).....	2,711 07	6,861 43	4,285 91	2,448 28
Due from State banks and bankers.....	4,696 68	13,302 34	8,472 88	7,248 08
Due from approved reserve agents.....	108,909 40	101,999 69	85,881 32	96,834 51
Checks and other cash items.....	229 88	3,458 79	1,611 43	2,227 98
Bills in transit.....		2,197 07		8,896 50
Notes of other national banks.....	520 00	1,015 00	1,385 06	189 00
Fractional paper currency, nickels and cents.....	347 15	251 50	196 53	150 90
Specie.....	26,809 90	27,579 80	28,235 50	25,861 80
Legal tender notes.....	5,866 00	6,662 00	5,646 00	4,346 00
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$545,617 96	\$541,752 71	\$540,358 04	\$531,750 43
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	67,000 00	67,000 00	67,000 00	69,000 00
Undivided profits less expenses and taxes paid.....	257 92	2,010 80	3,041 53	867 45
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other national banks.....				
Due to state banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	76,054 91	76,276 09	93,371 41	92,896 29
Demand certificates of deposit.....	304,906 13	298,966 33	279,445 10	271,816 69
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$545,617 96	\$541,752 71	\$540,358 04	\$531,750 43

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS IN MICHIGAN.

A.

Abbott, George A.	Muskegon.
Adams, W. E.	Shepherd.
Allwardt, Frederick A.	Battle Creek.
Ames, C. C.	Jackson.
Anderson, Milton P.	Midland.
Anderson, Wm. B.	Calumet.
Anderson, Wm. H.	Grand Rapids.
Andrews, M. M.	Bay City.
Anthony, H. L.	Sturgis.

B.

Baars, J. Frederick	Grand Rapids.
Babbitt, L. A.	Northville.
Babcock, C. F.	Wyandotte.
Bailey, C. T. (assistant)	Sault Ste. Marie.
Beley, James	Benton Harbor.
Ballard, C. W.	North Branch.
Barbour, F. E.	Midland.
Barker, V. T.	Kalamazoo.
Barnes, George.	Marquette.
Barnes, Mell	Milan.
Barnes T. W.	Dundee.
Barnum, H. G.	Port Huron.
Belser, Frederick H.	Ann Arbor.
Bennett, E. K.	Plymouth.
Bernard, F. H.	St. Louis.
Billinghurst, C. C.	Muskegon.
Bishop, A. G.	Flint.
Blesch, G. A.	Menominee.
Blood, C. H.	Three Rivers.
Borland, John, Jr.	Imlay City.
Boughton, James	Battle Creek.
Bowman, Eunestace C.	Detroit.
Boynton, J. F.	Saginaw.
Bradford, W. T.	St. Joseph.
Bradley, George C.	Ypsilanti.
Briggs, D. W.	Saginaw.
Brown, Charles S.	Flint.
Browne, Frederick P.	Bay City.

Buck, Sanford W.	Gaylord.
Burr, George M.	Manistee.
Butler, L. C.	West Bay City.
Butler, William A., Jr.	Detroit.
Buttars, Archibald	Charlevoix.

C.

Carman, George W.	Marine City.
Carpenter, Henry T.	Union City.
Case, C. W.	Manchester.
Chafey, M. Foster	Ithaca.
Chapple, Percy E.	Concord.
Chapman, George	Bangor.
Chichester, F. I.	Allegan.
Clapp, T. E.	White Pigeon.
Clarke, H. W.	Manistique.
Clarkson, Sidney W.	Ann Arbor.
Clay, Rial	Adrian.
Clift, W. O.	Bay City.
Collins, Charles F. (secretary and treasurer)	Detroit.
Collins, T. J.	Sturgis.
Colton, H. S.	Calumet.
Comfort, John C.	Alpena.
Comstock, Chester W.	Big Rapids.
Condon, William	Hancock.
Conn, F. N.	Durand.
Cummings, E. C.	Carson City.
Cunningham, C. W.	Big Rapids.

D.

Darragh, A. B.	St. Louis.
Davis, B. F.	Lansing.
Davison, M.	Flint.
Davis, F. M.	Grand Rapids.
Dayton, E. C.	Kalamazoo.
Dearing, H. M.	Albion.
Dearing, P. M.	Albion.
De Golia, F. H.	Eaton Rapids.
De Graff, William T.	Detroit.
Densmore, F. E.	Mason.

De Puy, F. W. Grand Ledge.
 Dey, Hamilton Detroit.
 Dodds, E. S. Oscoda.
 Dunham, George A. Manistee.
 Dusenbury, George A. Mt. Pleasant.
 Dutcher, Sanford N. Newberry.

E.

Emerick, W. G. Saginaw.
 Emerson, Charles (assistant) Detroit.
 Evans, Oliver Iron Mountain.

F.

Fellows, E. J. Homer.
 Field, Scott Battle Creek.
 Fitzgerald, John C. St. Johns.
 Foster, Charles Benton Harbor.
 Fowler, William H. Grand Rapids.
 Fraser, O. A. Plymouth.
 Free, John W. Paw Paw.
 French, C. W. Pontiac.
 French, F. F. East Tawas.

G.

Getchell, M. C. (assistant) Hancock.
 Gilbert, C. T. Coldwater.
 Gilmore, Julius P. (secretary) Detroit.
 Glasier, George P. Chelsea.
 Gorham, C. E. Marshall.
 Gregory, W. J. Manistee.
 Griswold, M. C. Lowell.

H.

Hall, A. J. Mason.
 Hall, F. A. Grand Rapids.
 Hamilton, H. H. Eaton Rapids.
 Hammond, C. A. Traverse City.
 Hammond, F. E. Muskegon.
 Hammond, W. L. Ludington.
 Hance, E. T. (secretary) Detroit.
 Hannah, J. T. Traverse City.
 Harmon, M. S. Menominee.
 Harper, Fred'k B. Detroit.
 Harrington, C. F. Port Huron.
 Hart, H. V. C. Adrian.
 Hart, Joseph C. Detroit.
 Harvey, W. W. Constantine.
 Haas, J. H. Detroit.
 Hayes, W. D. Hastings.
 Helmer, F. H. Jackson.
 Hemphill, B. W. Ypsilanti.
 Henry, Albert Kalamazoo.
 Hills, C. E. Belding.
 Hiseock, Chas. E. Ann Arbor.
 Hodenpyl, Anton G. (secretary) Grand Rapids.
 Hollister, H. J. Grand Rapids.
 Hotchkiss, E. H. St. Ignace.
 Hough, C. A. Nashville.
 Howell, Seymour Adrian.
 Huyck, A. H. Decatur.

J.

Jahn, H. F. Ironwood.
 Jenks, Russ S. St. Clair.
 Jennison, F. J. Marquette.
 Jennings, H. K. Charlotte.

Johnson, Chas. A. Niles.
 Jones, John E. Lake Linden.
 Jordan, Orville O. St. Joseph.
 Judd, Clarence L. Saginaw.
 Just, J. E. Ionia.

K.

Keeler, W. E. Middleville.
 Kelsey, Chas. B. Grand Rapids.
 Keys, H. N. Ovid.
 Kluen, Richard Saginaw.

L.

Lacey, Wm. P. Charlotte.
 La Fleur, A. B. Hillsdale.
 Lange, Herman O. Muskegon.
 Lasley, S. H. Whitehall.
 Lawson, Geo. E. Detroit.
 Little, Geo. L. Monroe.
 Look, John Quincy Sault Ste. Marie.
 Lull, Albe Pontiac.
 Lyle, F. W. Dowagiac.
 Lyman, R. Escanaba.

M.

Mack, Edwin F. Detroit.
 Marsh, James A. Constantine.
 Mason, Robert S. Detroit.
 May, J. A. Lansing.
 McCausey, J. Union City.
 McElroy, Frank Marine City.
 McLaughlin, Wm. B. Muskegon.
 Mead, E. H. Sault Ste. Marie.
 Millard, W. W. Fenton.
 Miller, W. Van Wyandotte.
 Mills, E. L. J. Mancelona.
 Miner, A. B. Ishpeming.
 Mokma, G. W. Holland.
 Monroe, L. S. South Haven.
 Moore, F. B. Elk Rapids.
 Moore, Geo. W. Port Huron.
 Moore, Joseph B. Detroit.
 Morley, Geo. B. Saginaw.
 Mulholland, John Bay City.

N.

Newell, Emerson M. Holly.
 Newkirk, Benjamin Jackson.
 Newkirk, H. Wirt Dexter.
 Nicol, John M. Detroit.
 Norrington, H. H. West Bay City.
 North, Frank Vassar.
 Northrop, M. A. Iron Mountain.
 Northrup, Wm. B. Reading.

O.

O'Brien, H. L. Detroit.
 Osband, Chas. H. Lansing.

P.

Packard, George Flushing.
 Padberg, Jno. B. Detroit.
 Parkhurst, J. W. Reed City.
 Parks, E. F. Paw Paw.
 Parsons, L. E. South Haven.
 Partridge, D. Scott Mt. Pleasant.
 Percival, W. J. Lake Odessa.

THE BANKING DEPARTMENT.

Phelps, W. T.	Marshall.
Phillips, Robert	Ann Arbor.
Phillips, John R.	Blissfield.
Pierson, W. W.	Lealia.
Pike, C. F.	Grand Rapids.
Porter, John W.	Port Huron.
Price, C. A.	Ithaca.
Prince, William I.	Bessemer.

R.

Ramsay, A. W.	Cheboyaa.
Reade, S. A.	Romeo.
Reed, M. A.	Belding.
Reynolds, Daniel W.	Hastings.
Richmond, E. D.	Hart.
Ritter, C. A.	Cassopolis.
Roberts, I. B.	Ishpeming.
Robinson, G. J.	Petoskey.
Robinson, G. S.	Detroit.
Robinson, M. O.	Saginaw.
Rogers, William	Evart.
Roe, J. Edward	Lansing.
Root, Ed E.	Manchester.
Rosenkrans, W. A.	Corunna.
Rowley, F. N.	Kalamazoo.
Ryan, Denis	Mount Pleasant.
Ryan, John F.	Mount Pleasant.

S.

Sanders, E. W.	Buchanan.
Sanders, H. E.	Coldwater.
Schnupp, A.	Saginaw.
Schurts, John G.	White Pigeon.
Sebring, Theron Y.	Kalamazoo.
Sessions, Frank A.	Ionis.
Shaw, John T.	Detroit.
Sinclair, W. S.	Niles.
Skinner, George A.	Mt. Clements.
Smith, Enoch	Detroit.
Smith, J. H.	Tecumseh.
Snelling, W. H.	Fowler.
Spalding, C. M.	Perry.
Spencer, H. C.	Flint.
Spinning, Charles M.	Grass Lake.
Stalker, T. W.	Saginaw.

Stanton, Clarence E.	Oxford.
Stallwagen, George H.	Wayne.
Stewart, C. F.	Hilledale.
Stuart, C. E. (assistant)	Schoolcraft.
Stickney, George	Grand Haven.
Sturgle, James B.	Houghton.
Sutherland, C. H.	Clare.

T.

Tackels, Charles M.	Romeo.
Thorn, James B.	Hudson.
Tobias, B. E.	Adrian.
Tregent, B. S.	Pontiac.
Tribau, L. P.	Tecumseh.
Truesdell, C. L.	Quincy.

U.

Ullrich, Paul J.	Mt. Clemens.
Upson, A. S.	Coldwater.

V.

Verdier, J. A. S.	Grand Rapids.
Ver Schure, Cornelius	Holland.

W.

Wade, Charles F.	Jonesville.
Walsworth, P. E.	St. Johns.
Warren, Charles A.	Detroit.
Webster, W. J.	Homer.
Whitney, Charles C.	Hudson.
Williams, C. B.	Alpena.
Williams, M. L.	Detroit.
Williamson, R. J.	Kalamazoo.
Winchell, H. J.	Howell.
Wixson, Blon	Williamston.
Whipple, A. D.	Owosso.
White, C. G.	Lapeer.
Whitworth, George G. (secretary and treasurer)	Grand Rapids.
Wolf, George T.	Three Rivers.
Wolf, Frank	Centreville.
Woodcock, E. F.	Niles.

Y.

Yates, T. C.	Negaunee.
Young, George H.	Bay City.

GENERAL BANKING LAW

OF THE

STATE OF MICHIGAN,

AND AMENDMENTS THERETO,

AS APPROVED JULY 3, 1889, FEBRUARY 26, 1891, AND JUNE 1, 1893.

PUBLIC ACT NO. 205, 1887.

[No. 205.]

AN ACT to revise the laws authorizing the business of banking, and to establish a banking department for the supervision of such business.

SECTION 1. *The People of the State of Michigan enact,* That any number of persons, not less than five (5), may associate to establish offices of discount and deposit to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business, upon the terms and conditions and subject to the liabilities prescribed in this act, but the aggregate amount of the capital stock of any such bank shall not be less than one hundred thousand dollars (\$100,000), except that banks with a capital of not less than *fifteen thousand dollars (\$15,000)* may be organized in a city or village the population of which does not exceed one thousand five hundred (1,500) inhabitants, and banks with a capital of not less than *twenty-five thousand dollars (\$25,000)* may be organized in a city or village, the population of which does not exceed five thousand inhabitants, and with a capital of not less than fifty thousand dollars (\$50,000) in a city or village the population of which does not exceed twenty thousand (20,000) inhabitants. No bank shall take as security for any loan or discount a lien upon any part of its capital stock. The same security in kind and amount shall be required of stockholders and of persons not stockholders. No bank shall be the holder or purchaser of any portion of its capital stock unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. Stock so purchased shall in no case be held by the bank for a longer time than six months, if the stock can be sold for what it cost, and it must be sold for the best price obtainable within one year, or canceled as hereinafter provided for the reduction of capital stock: *Provided,* That the provisions of this act as to the amount of capital shall not apply to any bank now organized and doing business at the time of the passage of this act.

Association for establishing banks, etc.

Capital stock.

Amendment of 1891.

Security required for loans, etc.

Bank not to hold capital stock, etc.

Proviso as to amount of capital stock.

Articles of
incorporation,
what to specify.

SEC. 2. The persons associating shall execute articles of incorporation, which shall specify:

First, The name assumed by such bank, which shall be, in no material respect, similar to the name of any other bank organized under the laws of this State;

Second, The county and city or village where such bank is to be located and to conduct its business;

Third, The nature of its business, whether that of a commercial bank, savings bank, or both;

Fourth, The amount of its capital stock, which shall be divided into shares of one hundred dollars each;

Fifth, The names and places of residence of the stockholders, and the number of shares held by each of them;

Acknowledg-
ment of articles.

Sixth, The period for which the bank is organized, which shall not exceed thirty (30) years. Such articles of incorporation shall be acknowledged before any officer authorized by the laws of this State to take and certify acknowledgments.

How executed
and where filed
etc.

SEC. 3. Such articles of incorporation shall be executed in triplicate, one of which shall be recorded in the office of the county clerk for the county in which the bank is located, one filed in the office of the Commissioner of the Banking Department, and one filed in the office of the Secretary of State. Such articles of incorporation, or copies thereof, duly certified by either of said officers, may be used as evidence in all courts for and against such bank.

Corporate
powers.

SEC. 4. Upon making and filing the articles of incorporation required by this act the bank shall become a body corporate, and as such shall have power:

First, To adopt and use a corporate seal;

Second, To have succession for the period of years named in the articles of incorporation;

Third, To make contracts;

Fourth, To sue and be sued in any court of law or equity as fully as natural persons;

Fifth, To elect or appoint directors, who shall choose from their members a president and one or more vice presidents, and shall have power to appoint and employ a cashier or treasurer, and other officers, define their duties, require bonds from such officers and clerks, dismiss such officers so elected or appointed, or any of them, at pleasure, and elect or appoint others to fill their places;

Sixth, To prescribe by its board of directors by-laws not inconsistent with law, regulating the manner in which its stock shall be transferred, its directors and officers elected or appointed, its stockholders convened for special meetings, its property transferred, its general business conducted and the privileges granted to it by law exercised and enjoyed;

Seventh, To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking by discounting and negotiating promissory notes, drafts, bills of exchange and other evidences of debts, by receiving deposits,

by buying and selling exchange, coin and bullion, and by loaning money on personal and real security as provided hereinafter; but no such bank shall take or receive more than the rate of interest allowed by law in advance on its loans and discounts: *Provided*, That this restriction shall not authorize any transaction for a less sum than fifty cents; and no bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the Banking Department to commence the business of banking.

SEC. 5. At least fifty per cent of the capital stock of every bank shall be paid in before it shall be authorized to commence business, and the remainder of the capital of such bank shall be paid in in monthly installments of at least ten per cent on the whole of the capital, payable at the end of each succeeding month from the time it shall be authorized by the Commissioner of the Banking Department to commence business, and the payment of each installment shall be certified to the Commissioner, under oath, by the President, cashier or treasurer of the bank.

SEC. 6. Whenever any stockholder or his assignee fails to pay any installment on the stock when the same is required by the preceding section to be paid, the directors of such bank may sell the stock of such delinquent stockholder at public sale, as they shall deem best, having first given the delinquent stockholder twenty days' notice, personally or by mail at his last known address. If no bidder can be found who will pay for such stock the amount due thereon to the bank, with any cost incurred, the amount previously paid shall be forfeited to the bank, and such stock shall be sold as the directors may order, within six months from the time of such forfeiture, and if not sold it shall be canceled and deducted from the capital of the bank. If sold before cancellation, any surplus over the amount due on said stock to said bank, including all costs incurred thereon, with interest for the time delinquent, shall be returned to the original stockholder, his heirs or assigns. If such cancellation shall reduce the capital of the bank below the minimum required by law, the said capital shall, within thirty (30) days from the date of such cancellation, be increased to the required amount by additional subscriptions, in default of which a receiver may be applied for by the Commissioner of the Banking Department, with the advice and consent of the Attorney General, to close up the business of the bank.

SEC. 7. Whenever articles of incorporation are filed with the Commissioner of the Banking Department, as provided in this act, and the bank transmitting the same notifies the Commissioner that at least fifty per cent of its capital has been duly paid in, and that such bank has complied with all the provisions of this act required before the bank shall be authorized to commence business, the Commissioner shall

Proviso.

One-half capital stock to be paid in before commencing business; balance, now paid.

Collection of delinquent installments on stock.

In case of sale, disposition of surplus.

Proceedings in case cancellation reduces stock below minimum.

Examination of condition of bank by Commissioner.

Issue of certificate authorizing to commence business.

examine into the condition of such bank, ascertain the amount of money paid in on account of its capital, the name and place of residence of each of its directors, and the amount of capital stock of which each is the owner in good faith, and whether such bank has complied with all the other provisions of this act required to entitle it to engage in the business of banking. If upon such examination it appears that such bank is lawfully entitled to commence business, the Commissioner shall, within thirty (30) days after receiving notice that fifty per cent of its capital has been paid in, give to such bank a certificate under his hand and official seal that such bank has complied with all the provisions required before commencing business, and that such bank is authorized to commence business; but the Commissioner, with the advice and consent of the Attorney General, may withhold such certificate whenever he has reason to believe that the stockholders have formed the same for any other than the legitimate business contemplated by this act.

Publication of certificate.

SEC. 8. The bank shall cause the certificate issued under the preceding section to be published in some newspaper printed in the city, village or county where the bank is located, at least once in each week for six successive weeks, the first publication to be made within ten days after the receipt of said certificate, or, if no newspaper is there published, then in a newspaper published at the nearest county seat.

Shares of stock deemed personal property, when not transferable.

SEC. 9. The shares of stock of such bank shall be deemed personal property, and shall be transferred on the books of the bank in such manner as the by-laws thereof may direct, but no transfer of stock shall be valid against a bank so long as the registered holder thereof shall be liable as principal debtor, surety or otherwise to the bank for any debt which shall be due and unpaid, nor in such case shall any dividend, interests or profits be paid on such stock, so long as such liabilities continue, but all such dividends, interest or profits shall be retained by the bank and applied to the discharge of such liabilities; and no stock shall be transferred on the books of any bank without the consent of the board of directors, where the registered holder thereof is indebted to the bank for any matured and unpaid obligations.

Amendment of 1893.
Bank may amend articles, increase or reduce capital.

SEC. 10. *A bank may amend its articles of association in any manner not inconsistent with the provisions of this act*, at any time, by a vote of its stockholders representing two-thirds of the capital had at a meeting duly called for that purpose. A certificate of that fact shall be executed by its officers including a majority of its directors, and filed as required for articles of incorporation. But no increase of capital shall be valid until the amount thereof has been subscribed and actually paid in; and no reduction shall be made to a less amount than is required in section one for capital, nor be valid or warrant the cancellation of stock certificates, or diminish the personal liability of stockholders

When such action valid.

until such reduction has been approved by the Commissioner of the Banking Department. Such approval must be based upon a finding by him that the security of existing creditors of the bank will not be impaired by the proposed reduction.

SEC. 11. A bank may purchase, hold and convey real estate for the following purposes, but no other:

Purposes for which real estate may be held, etc.

First, Such as shall be necessary for the convenient transaction of its business, including with its banking office other apartments to rent as a source of income, but which shall not exceed fifty per cent of its paid-in capital;

Second, Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business;

Third, Such as it shall purchase at sale under judgments, decrees, or mortgage foreclosures under securities held by it; but a bank shall not bid at any such sale a larger amount than to satisfy its debt and costs. Real estate shall be conveyed under the corporate seal of the bank, and the hand of its president, or vice president, and cashier or treasurer. No real estate acquired in the cases contemplated in the second and third sub-sections above shall be held for a longer time than five years. If not sold before the expiration of said five years it must be sold at private or public sale within thirty days thereafter.

How conveyed.

Limit of time of holding.

DIRECTORS.

SEC. 12. The affairs of each bank shall be managed by a board of not less than five directors, who shall be elected by the stockholders and hold office for one year, and until their successors are elected and have qualified. A majority of the board of directors shall constitute a quorum for the transaction of business: *Provided*, That when the number of directors shall exceed nine, they shall once in three months designate by resolution nine members, any five of whom shall constitute a quorum. In the first instance the directors shall be elected at a meeting held before the bank is authorized to commence business by the Commissioner, and afterwards at the annual meeting of stockholders to be held on the second Tuesday in December of each year; and if for any cause an election is not had at that meeting it may be held at a subsequent meeting called for that purpose, of which due notice shall be given as provided in the by-laws adopted by such bank. At a meeting of stockholders for election of directors each share shall entitle the owner to one vote for each director, but no stockholder shall be entitled to vote who is indebted to the bank upon any obligation past due. A stockholder may vote at any meeting of the corporation by a proxy in writing signed by him, but no officer, clerk, teller, or book-keeper of such corporation shall act as proxy. Every director must own and hold in his own name not less than ten shares of the capital stock of such bank, *except, that in banks having a capital of*

Affairs to be managed by board of directors, election of, etc.

Provido.

First and subsequent election of directors.

Who entitled to vote.

Proxy.

Who may be directors, oath of, etc.

Amendment of
1891.

fifteen thousand dollars, a director must own and hold in his own name not less than five shares of the capital stock of such bank. He shall take and subscribe an oath that he will diligently and honestly perform his duties in such office, and will not knowingly violate, or permit to be violated, any provision of this act; that he is the owner in good faith of stock of the bank, as required to qualify him for such office, standing in his name on the books of the bank, and that such stock is not pledged as security for any debt; such oath shall be transmitted to the Commissioner and filed in his office. Any vacancy in the board of directors shall be filled by the board, and the directors so appointed shall hold office until the next election.

Dividends and
surplus fund.

SEC. 13. The board of directors of a bank may declare a dividend of so much of the net profits of the bank, after providing for all expenses, losses, interest and taxes accrued or due from said bank, as they shall judge expedient; but before any such dividend is declared not less than one-tenth of the net profits of the bank for the preceding half year, or for such period as is covered by the dividend, shall be carried to a surplus fund until such surplus shall amount to twenty per cent of its capital stock.

Fraudulently
receiving de-
posits, etc., a
misdemeanor.

Penalty for.

SEC. 14. The directors and officers of any bank who shall fraudulently and with intent to cheat and defraud any person, receive any deposit, knowing, or having good reason to believe, that such bank is insolvent, shall be deemed guilty of a misdemeanor, and punished, upon conviction thereof, by a fine not to exceed one thousand dollars, or imprisonment in the county jail or State House of Correction and Reformatory at Ionia for a period not exceeding one year, or both such fine and imprisonment, at the discretion of the court.

List of stock-
holders to be
filed annually.

SEC. 15. Every bank shall at all times keep a correct list of the names of all its stockholders, and once in each year on the second Monday of April, file in the office of the county clerk and with said Commissioner a correct copy of such list.

Banks re-organ-
izing under U.
S laws liable,
etc.

SEC. 16. Any State bank reorganized under the laws of the United States as a national bank, as soon as it shall have obtained the certificate from the controller of the currency authorizing it to commence business under the United States banking laws, shall retain and hold all the assets, real and personal, which it acquired during its existence under this act, and shall hold the same subject to all liabilities existing against said bank at the time of its reorganization.

Banks existing
under U. S. laws
may re-organize
under this act,
etc.

SEC. 17. Whenever any bank existing under the laws of the United States is authorized to dissolve, and shall have taken the necessary steps to effect dissolution, it shall be lawful for a majority of the directors of such bank, upon the authority in writing of the owners of two-thirds of its capital stock, with the approval of the Commissioner, to execute articles of incorporation as provided in this act,

which articles, in addition to the requirements above, shall further set forth the authority derived from the stockholders of such dissolved national bank, and upon filing the same as hereinbefore provided upon the organization of banks, the same shall become a bank under the laws of this State. Thereupon all assets, real and personal, of said dissolved national bank shall, by act of law, be vested in and become the property of such State bank, subject to all liabilities of said national bank not liquidated under the laws of the United States before such reorganization.

SEC. 18. Every officer, clerk, agent or employé of a bank who shall knowingly aid or assist in a violation of any of the provisions of this act, shall, upon conviction, be deemed guilty of a misdemeanor, and punished as provided in section fourteen of this act. Penalty for violation of this act.

SEC. 19. It shall not be lawful for any officer, clerk, agent or employé of a bank to certify a check unless the amount thereof actually stands to the credit of the drawer upon the books of the bank, or to resort to any device, or receive any fictitious obligations, direct or collateral, in order to evade the provisions of this prohibition; and any officer, clerk, agent or employé who shall attempt any such evasion shall, upon conviction thereof, be deemed guilty of a misdemeanor, and punished as provided in section fourteen of this act. When check may be certified.

SEC. 20. If the board of directors, or a quorum thereof, of a bank shall knowingly violate, or knowingly permit any of the officers, agents or employés of the bank to violate any of the provisions of this act, and after warning from the Commissioner shall fail to make good all loss and damage resulting from such acts or omissions, such conduct shall constitute a ground for a forfeiture of the charter and privileges of said bank; and it shall be the duty of the Commissioner, with the assent of the Attorney General, to institute proceedings to enforce such forfeiture and to secure a dissolution and liquidation of said bank. Penalty for violating this section.

REPORTS.

SEC. 21. Every bank shall make to the Commissioner of the Banking Department not less than four reports during each calendar year, at such times as said Commissioner shall require the same, according to the forms which he shall prescribe and furnish. Such reports shall be verified by the oath or affirmation of the president, vice president, cashier or treasurer thereof, and signed by at least three of the directors. Such reports shall exhibit in detail, and under appropriate heads, the resources, assets and liabilities of the bank at the close of business of any passed day by him specified, and shall be transmitted to said Commissioner within five days after the receipt of a request therefor from him, and in the same form such reports shall be published in a newspaper in the city, village or When charter may be forfeited.

Reports to be made to Commissioner not less than four times each year.

What reports to exhibit, etc.

Special and additional reports.	county where such bank is located, and proof of publication shall be furnished to said Commissioner. Such Commissioner shall also have the power to call for special reports from any bank or banks whenever, in his judgment, the same are necessary to inform him fully of the condition of such banks. In addition to the reports required above, each bank shall report to the Commissioner within ten days after declaring any dividend the amount of such dividend, the amount carried to surplus fund, and the amount of net earnings in excess thereof; such report to be verified by the oath or affirmation of one of the executive officers of the bank.
Penalty for failure to make report.	SEC. 22. Every bank failing to make and transmit to the Commissioner any of the reports required by this act shall be subject to a penalty of one hundred dollars for each day after the time mentioned above for making such reports. Whenever any bank delays or refuses to pay the penalty herein imposed for a failure to make and transmit a report the Commissioner is hereby authorized to maintain an action in the name of his office against the delinquent bank for the recovery of such penalty, and all sums collected by such action shall be paid into the State treasury and applied upon the expenses of the banking department.
How recovered.	

COMMERCIAL BANKS.

Limit of amount loaned on real estate security.	SEC. 23. Any bank which by its articles of incorporation shall designate its business as that of a commercial bank shall have power to carry on the business of banking as prescribed and limited in this act, but it shall not lend to exceed fifty per cent of its capital stock upon mortgage or any other form of real estate security, and then only upon the adoption of a resolution by a two-thirds vote of the board of directors stating to what extent its officers may loan on real estate, as herein provided, except to secure a debt previously contracted in good faith on personal security deemed at the time adequate to secure such loan.
Exception.	
Interest on deposits, etc.	SEC. 24. Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides. Said banks may invest their capital and deposits, except the reserve provided for in this section, in negotiable or commercial paper, or loan the same upon personal securities. Each bank shall keep on hand at all times at least fifteen per cent of its total deposits, except that in cities of over one hundred thousand population each of such banks shall keep on hand twenty per cent of its deposits, one-half of which reserve shall be in lawful money, and the balance may be in funds, payable on demand, deposited in banks in cities, approved by the Commissioner as reserve cities.
Reserve, amount of, etc.	
Proceedings in case the reserve falls below required amount.	SEC. 25. Whenever the reserve of any commercial bank shall fall below the amount above required, such bank shall not increase its liabilities by making any new loans, or dis-

counts, otherwise than by discounting or purchasing bills of exchange payable at sight or on demand, and the Commissioner of the Banking Department may notify any bank whose reserve shall be below the amount above required to make good such reserve, and in case the bank shall fail for thirty days thereafter to make good its reserve the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver to wind up the business of the bank.

SAVINGS BANKS.

SEC. 26. Any bank which, by its articles of incorporation, shall designate its business as that of a savings bank, shall have power to carry on the business of banking as prescribed and limited in this act, and may receive on deposit money offered by tradesmen, mechanics, laborers, servants, minors and other persons; and all deposits in said banks shall be repaid to the depositors, or his or her lawful representatives when required at such time or times and with such interest and under such regulations as the board of directors of the bank from time to time prescribes, which regulations shall be printed and conspicuously exposed in some place accessible and visible to all in the business office of said bank.

SEC. 27. A savings bank shall keep on hand at least fifteen (15) per cent of its total deposits, *one-third of which reserve shall be in lawful money in its own vaults, and the balance on deposit payable on demand with banks, national or State, in cities approved by the Commissioner as reserve cities or invested in United States bonds; three-fifths of the remainder of its savings deposits shall be invested by the boards of directors in bonds of the United States, or of this State, or in the bonds of any other State of the United States: Provided, That such State has not in the ten years preceding the time of such investment, repudiated its debt and failed to pay the same or the interest due thereon or upon any part of such debt; or in the public debt or bonds of any city, county, township, village or school district of any State in the United States which shall have been authorized by the legislature of such State: Provided, The total indebtedness of such municipality does not exceed five per cent of the assessed valuation, except by a vote of two-thirds of the board of directors such bonds may be purchased if the total liabilities do not exceed ten per cent of its assessed valuation, or loan the same upon negotiable paper secured by any of the above mentioned classes of security; or upon notes, or bonds, secured by mortgage lien upon unincumbered real estate worth at least double the amount loaned; the remainder of such deposits may be invested in notes, bills or other evidences of debt, the payment of which is secured by the deposit of collateral security consisting of personal property, of known marketable value, worth ten per*

Deposits,
repayment
of, etc.

Reserve to be
kept.

Amendment of
1891.

Amendment of
1889.

Balance, how
invested.

Proviso as to
bonds of other
States.

Proviso as to
debt of municip-
alities.

Limit of deposit in any one bank.	cent more than the amount so loaned and interest for the time of the loan; or may be deposited in any national bank, trust company, or bank in cities in this or any other State approved by the Commissioner of the Banking Department as reserve cities; and a portion of said remainder, not exceeding the capital and additional stockholders' liability, may be invested in negotiable paper approved by the board of directors; but the deposits in any one bank shall not exceed ten per cent of the total deposits, capital and surplus of the depositing bank. In case the actual reserve shall fall below the fifteen per cent above provided, the bank shall promptly, and in good faith, take measures to restore and maintain its lawful reserve, in default of which the Commissioner of the Banking Department shall require such restoration within thirty days after notice, and a failure to comply with such demand shall warrant proceedings to wind up the bank, as provided in section six of this act.
Proceedings when reserve falls below fifteen per cent.	<p>SEC. 28. A pass-book shall be issued to each depositor in the savings department, containing the rules and regulations adopted by the board of directors governing such deposits, in which book shall be entered each deposit made by, and each payment made to, such depositor, and no payment or check against any such savings account shall be made unless accompanied by and entered in the pass-book issued therefor, except for good cause and on assurances satisfactory to the officers of the bank, <i>but nothing in this section shall prevent savings banks issuing time certificates of deposit or certificates of deposit specifically issued subject to the rules and regulations governing savings deposits.</i></p>
Pass books, contents and use of.	<p>SEC. 29. Any bank combining the business of a commercial bank and a savings bank shall keep separate books of account for each kind of business: <i>Provided, That all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks. And provided further, That all the investments relating to the savings department shall be kept entirely separate and apart from the other business of the bank, and that the fifteen per cent reserve required by the provisions of this act to be kept on the savings deposits shall be kept separate and distinct from the reserve required on the commercial deposits, and that such portion of said savings deposits as are on hand unloaned or deposited with other banks or reserve agents and the investments made with the funds deposited by savings depositors shall be held solely for the payment of the depositors of said funds.</i></p>
Amendment of 1891.	<p>SEC. 30. It shall be the duty of the board of directors of each savings bank from time to time to regulate the interest to be allowed depositors, and pay the same at regular and stated periods.</p>
Separate books to be kept for commercial and savings bank business.	<p>SEC. 31. When any deposit is made in any savings bank by a person being a minor the said bank may pay to such</p>
Proviso. Amendment of 1893. Investments and reserve kept separate.	
Regulating rate of interest.	
Payment of deposits to a minor.	

depositor such sums as may be due to him or her, although he or she have no guardian, and the receipt of such minor shall be in all respects valid in law.

SEC. 32. All certificates or evidences of deposits made by the proper officers of any bank shall be as effectual to bind the bank as if made under the common seal thereof; but said bank shall not issue any bill, note, or certificate intended to circulate as money, and no such bank shall issue post notes. Certificates of deposit, etc

SEC. 33. All the general powers and privileges, as well as the general restrictions and limitations provided in this act, and applied to the corporations to be organized under and regulated by this act, by the general designation of banks, shall be understood and construed to include commercial banks, savings banks, and those combining both branches of business. Construction of this act.

SEC. 34. The powers, privileges, duties and restrictions conferred and imposed upon any bank existing and doing business under the laws of this State are hereby abridged, enlarged or modified, as each particular case may require to conform to the provisions of this act, and to such amendments as may be made thereto. But nothing in this act shall be construed to affect the legality of investments heretofore made, or of transactions heretofore had, pursuant to any provisions of law in force when such investments were made or transactions had, nor to require the change of investments for those named in this act, except as the same can be done by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such bank, or unnecessary loss or injury to the borrowers on such securities; but no renewal or extension of any such loan or investment shall be made by any bank, unless necessary to avoid loss or embarrassment, as above provided. *All debts due to any association on which interest is past due and unpaid for a period of six months, unless the same are well secured, and in process of collection, shall be considered bad debts, and shall be charged off to the profit and loss account, to the expiration of that time.* Effect of this act on banks, etc., now existing.

Disposition of past due obligations, etc.
Amendment of 1889.

BANKING DEPARTMENT.

SEC. 35. There is hereby established in the State department a separate and distinct bureau which shall have charge of the execution of the laws relating to banks, trust, loan, mortgage security, or safety deposit companies formed and transacting business under the laws of this State, to be designated as the State Banking Department. State banking department authorized.

SEC. 36. The chief officer of the department shall be denominated the Commissioner of the Banking Department. He shall be appointed by the Governor, by and with the advice and consent of the Senate, and shall hold his office for the term of four years. He may appoint a deputy, and Commissioner of the banking department. appointment of Deputy.

Clerks.	revoke such appointment at pleasure, who shall possess the powers and perform the duties attached by law to the office of the Commissioner during a vacancy in such office, and during the absence or inability of his principal. He may also employ from time to time such clerks to assist him and his deputy in the discharge of the several duties imposed upon them by this act as he shall find necessary. The salary of the Commissioner shall be two thousand five hundred dollars per annum. The salary of the deputy and such clerks as may be employed under this act shall be at such a rate per annum as the Commissioner shall decide: <i>Provided</i> , That such rate is not in excess of that of the deputies and clerks of the several State departments. The salaries of the Commissioner, deputy and clerks shall be paid monthly or quarterly by the State Treasurer, upon a voucher countersigned by the Auditor General. Vouchers for the commissioner's salary must be first approved by the Governor. Vouchers for the deputy and clerks' salaries must be first approved by the Commissioner. All actual and necessary traveling expenses of said Commissioner, deputy or clerks, incurred in the discharge of their duties under this act, shall be fully itemized upon proper vouchers and certified in the order indicated for the salaries, and presented to the Board of State Auditors. If allowed, the Auditor General shall countersign. The State Treasurer shall, upon the presentation of vouchers so allowed and countersigned, reimburse the said officers' expenses. Within fifteen days from the notice of their appointment, respectively, the Commissioner and his deputy shall take and subscribe the oath of office prescribed by the constitution, and file the same in the office of the Secretary of State. The said Commissioner of the Banking Department and his deputy aforesaid, shall each give to the people of this State a bond in the penal sum of twenty-five thousand dollars, with two or more sureties, to be approved by the State Treasurer, conditioned for the faithful discharge of the duties of their respective offices; and the Commissioner or his deputy shall not be interested, directly or indirectly, in any national bank, nor in any bank or other corporation under their supervision, nor engaged in the business of banking. There shall be assigned to said Commissioner suitable rooms in the State capitol for conducting the business of said department.
Salary of Commissioner, deputy and clerks.	
Proviso.	
Payment of salaries.	
Expenses.	
Oath of office.	
Bond.	
Commissioner or deputy not to be engaged in banking, etc.	
Seal.	SEC. 37. The said Commissioner shall devise a seal for the use of his office, which shall continue to be the seal of said department. A description of the seal, with an impression thereof, shall be filed in the office of the Secretary of State.
Banks subject to inspection.	SEC. 38. Every bank existing or hereafter incorporated under the laws of this State shall be subject to the inspection and supervision of the Commissioner of the Banking Department as provided in this act.

SEC. 39. It shall be the duty of the Commissioner of the Banking Department, and he shall have power for himself, his deputy, or any examiner he may appoint for that purpose, to examine once in each year the cash, bills, collaterals or securities, books of account, condition and affairs of each bank under the law, and also when requested by the board of directors of any bank. For that purpose he may examine, on oath, any of the officers, agents, clerks, customers or depositors of such bank touching the affairs and business of such bank. Any willful false swearing in any examination shall be deemed perjury. He shall also ascertain whether each bank transacts its business at the place designated in the articles of incorporation, and whether its business is conducted in the manner prescribed by law.

Duty of Commissioner to annually examine books, etc.

False swearing, perjury.

SEC. 40. For each annual examination the bank examined shall pay into the State treasury for the credit of the general fund one hundredth part of one per cent of the gross amount of the assets of said bank: *Provided*, That the examination fee of any bank shall not be less than ten dollars. The expenses incurred and services performed especially for any bank shall be paid by such bank. If such charges or the annual fee are not paid after due notice, the Commissioner shall maintain an action in his name of office against the delinquent bank for the recovery of such charge, or annual fee, with interest thereon, and the sums so collected shall be paid into the State treasury. No person shall be appointed to examine a bank in which he is interested as stockholder, officer or employé or otherwise. The Commissioner of the Banking Department, his deputy, every clerk in his employment and examiner shall be bound by oath to keep secret all facts and information obtained in the course of such examinations, except in as far as the public duty of such officer requires him to report upon or take official action regarding the affairs of such bank. No bank shall be subject to any visitation other than such as is required by this act, or otherwise authorized by law.

Fee for examination.

Proviso.

Special expense, how paid.

Collection of charges and fees.

Certain facts and information to be kept secret.

SEC. 41. Whenever any officer of a bank shall refuse to submit the books, papers and concerns of such bank to the inspectors [inspection] of the Commissioner, deputy, or examiner appointed as aforesaid, or refuse to be examined on oath touching the concerns of the bank, the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver for such bank to wind up its business.

Proceeding in case bank refuses to submit to inspection, etc.

SEC. 42. Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe that the capital of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have power to examine said bank and ascertain the facts, and in case he finds such impairment or reduction of capital, to require such bank to make

Proceedings in case capital of bank is impaired, etc.

good the deficiency so appearing. If any bank shall refuse or fail for ninety days after written requisition to make good the deficiency so appearing or found to exist, it shall be the duty of the Commissioner, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver of such bank to wind up its business.

Amendment
of 1889.
Commissioner
to report to the
Governor
annually.

SEC. 43. *On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published, and shall exhibit:*

What report
to exhibit.

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks or other corporations, and fines collected and paid over to the State Treasurer.

Commissioner
may call a meet-
ing of stock-
holders of any
bank, etc.

SEC. 44. Whenever the Commissioner shall deem it expedient he may call a meeting of the stockholders of any bank, organized under the laws of this State, by a personal notice of such meeting for fifteen days previous thereto, and in case a majority of the stockholders cannot be reached by personal notice, then by publishing such notice at least once in each week for four successive weeks previous to the meeting in a newspaper published in the city, village or county where the bank is located, and if no newspaper is published there, then in the newspaper published at the nearest county seat.

Record of stock-
holders, etc., to
be kept by bank.

SEC. 45. A book shall be provided and kept by every bank in which shall be entered the name and residence of the stockholders in the bank, the number of shares held by each, the time when each person became such stockholder, also all transfers of stock, stating the time when made, the number of shares, and by whom transferred. The said book shall at all times be, during the usual hours of transacting business, subject to the inspection of the directors, officers, stockholders and depositors of the bank. A neglect to provide and keep such book ready for examination, as herein

Subject to in-
spection, by
whom.

provided, shall subject the officers of the bank, whose duty it is to provide and keep the same, to a penalty of one hundred dollars for every day's neglect; and a refusal by such officer to exhibit such book to any person rightfully demanding inspection thereof shall subject him to a penalty of fifty dollars; the said penalty may be sued for and recovered with costs by any person who will prosecute for the same in the name of the people of the State, and shall be paid to the State Treasurer for the credit of the banking department. In all actions, suits and proceedings under this act, the said book shall be presumptive evidence of the facts therein stated.

Penalty for not keeping record and for refusal to exhibit it.

How penalty recovered.

Book to be evidence.

SEC. 46. The stockholders of every bank shall be individually liable, equally and ratably, and not one for another, for the benefit of the depositors in said bank to the amount of their stock at the par value thereof, in addition the said stock; but persons holding stock as executors, administrators, guardians or trustees, and persons holding stock as collateral security, shall not be personally liable as stockholders, but the assets and funds in their hands constituting the trust shall be liable to the same extent as the testator, intestate, ward or person interested in such trust funds would be, if living or competent to act; and the person pledging such stock shall be deemed the stockholder and liable under this section. Such liability may be enforced in a suit at law or in equity by any such bank in process of liquidation, or by any receiver, or other officer succeeding to the legal rights of said bank.

Liability of stockholders.

How liability enforced.

SEC. 47. All transfers of notes, bonds, bills of exchange or other evidences of debt owing to any bank, or of deposits to its credit, all assignments of mortgages, or other security on real estate or judgments or decrees in its favor, or deposits of money, bills, or other valuable things for its use, or for the use of its stockholders or creditors, all payments of money, either after the commission of an act of insolvency or in contemplation thereof, with a view to prevent application of its assets in the manner prescribed in this act, or with a view to the preference of one creditor over another, shall be held to be null and void.

Certain transactions null and void.

SEC. 48. Legal process against any such bank shall be served upon its president or cashier or treasurer in the county where its business office is located or the plaintiff resides, or by leaving any attested copy at its banking house during banking hours with the teller, clerk or any officer of the bank.

Service of legal process against banks.

SEC. 49. All proceedings by any bank to enjoin the Commissioner in the discharge of his duties under the provisions of this act shall be had in the county where said bank is located, or before the supreme court of this State.

Proceedings to enjoin.

SEC. 50. All suits and proceedings arising out of the provisions of law governing banks in which the State or any of its officers or agents shall be parties shall be conducted

When Attorney General to supervise suits under this act.

Copies of certain papers, etc., evidence.	under the direction and supervision of the Attorney General. SEC. 51. Copies of all records and papers in the office of the Commissioner of the Banking Department certified by him, and authenticated by his seal of office, shall be evidence in all cases equally and with like effect as the original.
Liability of banks, etc., for money, etc., limited.	SEC. 52. The total liabilities of any bank or any person or of any company, corporation or firm for money advanced, including in the liabilities of the company or firm the liabilities of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: <i>Provided, however,</i> That the foregoing limitations shall not apply to loans upon real estate or other collateral securities authorized by this act: <i>Provided further,</i> That by a two-thirds vote of the directors the liabilities of any bank or any person or company or corporation or firm, may be increased <i>to a sum not exceeding one-fifth of the capital and surplus of the bank.</i>
Proviso.	
Further proviso.	
Amendment of 1891.	
Proceedings when bank decides to go into liquidation.	SEC. 53. Any bank organized under the provisions of this act may go into liquidation and be closed by a vote of its stockholders owning two-thirds of its capital. Whenever a vote is taken to go into liquidation it shall be the duty of the board of directors to cause notice of this fact to be certified, under the seal of the bank, by its president, cashier or treasurer, to the Commissioner of the Banking Department, and publication thereof, notifying creditors to present their claims against the bank for payment, shall be made once in each week for eight successive weeks, in a newspaper published in the city of Detroit, and also in a newspaper published in the city, village or county in which the bank is located, or if no newspaper is there published then in the newspaper published at the nearest county seat.
Consolidation of banks	SEC. 54. A bank which is in good faith winding up its business for the purpose of consolidating with some other bank may transfer its assets and liabilities to the bank with which it is in process of consolidation; but no such consolidation of banks shall be made without the consent of the Commissioner of the Banking Department, and not then to defeat or defraud any of the creditors in the collection of their claims against said banks, or either of them.
When receiver may be appointed.	SEC. 55. On becoming satisfied that any bank has refused to pay its deposits in accordance with the terms on which such deposits were received (if received in accordance with the provisions of this act), or that any bank has become insolvent, or that its capital has become impaired, or that any bank has violated any of the provisions of this act, or for any cause hereinbefore or hereinafter stated, the Commissioner of the Banking Department may forthwith <i>take</i>
Commissioner may forthwith take possession.	

possession of the books, records and assets of every description of such bank, and hold the same, and said books, records and assets shall not be subject to any levies and attachments, until a court of competent jurisdiction can be applied to for the appointment of a receiver for such bank who, under the direction of such court, shall take possession of the books, records and assets of every description of such bank, collect all debts, dues and claims belonging to it, and sell or compound all bad or doubtful debts, and sell all the real and personal property of such bank on such terms as the court shall direct, and may, if necessary to pay the debts of such bank, enforce all individual liability of the stockholders. Such receiver shall pay over all money so collected or received to the State Treasurer, and also make report to the Commissioner of all his acts and proceedings.

Amendment
of 1893.

Duty of receiver.

SEC. 56. The Commissioner shall, upon the appointment of a receiver, as above provided, cause notice to be given by advertising in such newspapers as he may direct once in each week, for twelve successive weeks, calling on all persons who may have claims against such bank to present the same to said receiver and make legal proof thereof.

Duty of Commissioner on
appointment
of receiver.

SEC. 57. From time to time, under the direction of the Commissioner of the Banking Department, the receiver shall make ratable dividends of the moneys realized or collected by him on all such claims as may have been proved to his satisfaction or adjudicated in a court of competent jurisdiction, and the remainder of the proceeds, if any, after the costs and expenses of such proceedings and all debts and obligations of the bank are satisfied, shall be paid over to the stockholders of such bank, or their legal representatives in proportion to the stock by them respectively held.

Dividends to
be made by
receiver.

SEC. 58. Every president, director, cashier, treasurer, teller, clerk or agent of any bank, who embezzles, abstracts or willfully misapplies any of the moneys, funds, credits or property of the bank, whether owned by it or held in trust, or who, without authority of the directors, issues or puts forth any certificate of deposit, draws any order or bill of exchange, makes any acceptance, assigns any note, bond, draft, bill of exchange, mortgage, judgment or decree, or who makes any false entry in any book, report or statement of the bank, with intent in either case to injure or defraud the bank, or any company, corporation or person or to deceive any officer of the bank, or any agent appointed to examine the affairs of such bank, and any person who with like intent aids or abets any officer, clerk or agent, in violation of this section, or who shall issue or cause to be issued, or put in circulation, any bill, note or other evidence of debt to circulate as money, upon conviction thereof, shall be imprisoned in the State Prison or in the State House of Correction and Reformatory at Ionia, not to exceed twenty years.

Penalty for
embezzlement,
etc.

SEC. 59. All real estate owned by any bank may be taxed as other real estate in the city, village or township where

Taxation of
bank property.

the same may be situated, and the residue of its capital and surplus shall be taxed as personal property, but the assessment thereof for taxation shall not be at a greater rate than is assessed on money capital in the hands of individual citizens in the same city, village or township.

Act to apply to
all State banks.

Existing banks
may re-organize.

Re-organization
not to discharge
existing liabilities.

Penalty for
false swearing
by officer, etc.,
of bank.

Foreign
exchange, etc.

Provisions for
amending
this act.

Acts repealed.

SEC. 60. The provisions of this act shall apply to and govern all State banks organized and now existing within this State, and all such banks shall, on or before the first day of January next following the time when this act becomes operative, file with the Commissioner of the Banking Department a certificate executed by the executive officers of each bank in substantial conformity to the requirements of original article of incorporation provided for in section two (2) of this act; or any bank so existing may within the same time re-organize under this act, and when so re-organized all securities, real estate, property and assets of every kind shall become vested in such re-organized bank without any formal conveyance or transfer, but no such re-organization shall have the effect to discharge the original bank, its directors or stockholders from any liability to its depositors, or any other person, but the same shall continue until legally discharged, and such re-organized bank shall be legally liable to pay every claim, demand and obligation existing against the bank whose assets and property, or any part thereof, it has received by virtue of such re-organization.

SEC. 61. Every officer or employé of a bank required by this act to take any oath or affirmation, who shall willfully swear or affirm falsely, shall be deemed guilty of perjury, and upon conviction thereof shall be punished as provided by the laws of this State in case of perjury.

SEC. 62. Nothing in this act contained shall be so construed as to prevent any bank organized or doing business under this act from making or issuing bills of exchange on foreign countries or places beyond jurisdiction of the United States; which bills of exchange may be made payable at or with the customary usance, and at or within ninety days' sight, but no such draft or bill of exchange shall be used or put in circulation as money by any such bank.

SEC. 63. The legislature may at any regular session thereof alter or amend this act, or any part thereof, by a vote of two-thirds of the members of the Senate and House of Representatives constituting said bodies; and hereafter it shall not be necessary to submit any such proposed alteration or amendment to the electors of the State for adoption or approval, but all such acts shall be valid and effectual when so passed by the legislature and approved as other laws are in accordance with the constitution of this State.

SEC. 64. All acts and parts of acts of which this act is amendatory or supplementary, inconsistent with the provisions of this act, are hereby repealed.

SEC. 65. This act shall be submitted to the electors of this State for their approval or disapproval at the next general election. At said election a ballot-box shall be provided and kept by the several boards of inspectors thereof for receiving the votes cast for or against this act; and on the ballot shall be written or printed, or partly written and partly printed, the words "A general banking law—Yes," or, "A general banking law—No."

Act to be submitted to vote of electors, when.

Form of ballots.

SEC. 66. The canvass of the votes cast for or against this act, and the returns thereof, shall be made by the proper canvassing officers, within the same time, and in the same manner as now provided by law for the canvass and return of the votes cast at the said general election, and the result be declared by the board of canvassers at the same time and manner as the result of the canvass for State officers; and if it shall appear that a majority of the votes cast at such election have thereon "A general banking law—Yes," this act shall become a law, and take effect within sixty days after said general election.

Canvass of votes.

When this act to become a law.

Approved June 21, 1887.

INDEX TO BANKING LAW.

A.		
ACT:		Sec.
may be altered or amended		68
shall apply to all state banks		60
when to take effect		66
amendments to, 1889		34-43
1891	1, 12, 27, 28, 53	
1893	10, 29, 55	
ADMINISTRATORS:		
holding stock not personally liable		46
AIDING:		
or abetting misdemeanors of officers, etc., penalty for		18
ANNUAL MEETING:		
of stockholders, when to be held		12
ARTICLES OF ASSOCIATION:		
acknowledgment of		2
may be used as evidence		3
shall be issued in triplicate		2
filed with Commissioner of Banking and Secretary of State		3
recorded in county clerk's office		3
specify kind of business		2
ATTORNEY GENERAL:		
concurrence of, required	25, 41, 43	
to supervise suits		50

B.		
BAD DEBTS:		
shall be charged off		24
BANK:		
affairs of, to be managed by board of directors		12
combining commercial and savings departments, shall keep separate books of account		29
capital required to organize		1
directors, amount of stock required to be eligible as		12
number of, shall not be less than five		12
powers of		4
may adopt a corporate seal		4
by-laws		4
allow interest on deposits		24
amend articles of association		10
consolidate		54
declare dividends		13
go into liquidation by vote of stockholders		53
loan one-half its capital on real estate		23
purchase real estate		11

BANK—Continued:	Sec.
names shall not be materially similar	2
notice of liquidation of, to be certified to commissioner and published in newspapers	53
powers and privileges of	33, 34
reorganization of, not to discharge existing liabilities	60
state into national	16
national into state	17
reserve, amount required	24, 27
shall issue no circulating notes	32, 62
keep a book containing names and residence of stockholders	45
correct list of stockholders which shall be filed annually, etc.	15
subject to inspection	38, 39, 40
not commence business until authorized	4
purchase its own capital stock	1
take its own stock as security	1
more than the legal rate of interest	4
surplus, amount to be carried to before declaring dividend	13
BANKING DEPARTMENT:	
banks subject to inspection by	38
established	35
officers of, and their duties	36
seal of	37
shall have supervision of mortgage, loan and trust companies	35
BONDS:	
commissioner and deputy to give	36
savings banks may purchase	37
BY-LAWS:	
to be prescribed by board of directors	4
C.	
CAPITAL STOCK:	
amount required	1
delinquent installments of, how collected	6
increase of, not valid until fully paid	10
may be increased or reduced	10
number of shares of, required to be eligible as director	12
one-half of, to be paid in before commencing business	5
payment of	5
proceedings in case of cancellation of	6
impairment of	42
reduction of, to be approved by commissioner	10
shall not be held as security by bank issuing it	1
shares of, to be deemed personal property	9
taxation of	59
CASHIER:	
to be appointed by directors	4
CERTIFICATE OF AUTHORITY:	
commissioner may withhold	7
shall be issued by commissioner	7
published by bank	8
CERTIFICATES OF DEPOSIT:	
may be issued by savings banks	23
shall be effectual to bind the bank, etc.	32
CERTIFIED CHECKS:	
illegal certification shall be punished	19
CHARTER:	
limited to thirty years	2
may be forfeited	20

COLLECTION:	Sec.
of charges and fees	40
delinquent installments of stock	6
penalty for failure to make report	23
COMMERCIAL BANKS:	
may loan on real estate security by resolution of board of directors	23
pay interest on deposits	24
purchase and hold real estate	11
reserve of, etc.	24, 25
COMMISSIONER OF BANKING:	
appointed by the Governor	36
banks shall be subject to supervision of	38
may appoint deputy and clerks	36
call for special reports	21
meeting of stockholders	44
fix salaries of deputy and clerks	36
shall call for not less than four reports annually	21
devise seal of department	37
examine banks once in each year	39
furnish blanks for reports	21
give bond	36
have power to appoint examiners	39
hold his office your years	36
institute proceedings against delinquent banks	20, 40, 41, 42
issue certificate of authority	7
make an annual report to the Governor	43
not be interested in any bank	36
take and subscribe an oath of office	36
possession of assets, etc., of failed banks	55
CONSOLIDATION OF BANKS:	
how effected	54
COPIES:	
of certain papers to be evidence	51
CORPORATE POWERS:	
of banks	4

D.

DEPOSITS:	
fraudulently receiving, a misdemeanor	14
how to be invested	24, 27
in savings banks by minors	31
DEPUTY COMMISSIONER:	
appointed by commissioner	36
salary of	36
shall act in absence or inability of commissioner	36
give a bond	36
not be interested in any bank	36
take and subscribe an oath	36
DIRECTORS:	
fraudulently receiving deposits, shall be deemed guilty of a misdemeanor	14
how to be elected	12
majority of board of, to constitute a quorum	12
may adopt by-laws	4
appoint cashier and other officers and clerks	4
declare dividend	12
sell stock of delinquent stockholders	6
must own not less than ten shares of stock, except in certain cases	12
number of, shall be not less than five	12

DIRECTORS—Continued:	Sec.
powers of board of	4
shall elect president and vice president	4
regulate amount of interest	30
sign reports	21
take and subscribe an oath	12
vacancy in board of, how filled	12
violation of law by board of	22
who may be	10
DIVIDEND:	
may be declared by board of directors	13
to be made by receiver	57
E.	
EARNINGS:	
disposition of	13
ELECTION:	
of directors, when to be held	12
president and vice president	4
EMBEZZLEMENT:	
by officers and clerks, penalty for	58
EXAMINATION:	
by commissioner before issuing charter	7
every bank incorporated under laws of this state to be subject to	38
fee for, amount of, etc.	40
proceedings in case bank refuses to submit to	41
shall be made once in each year	39
special, expense of, how paid	40
EXAMINER:	
commissioner may appoint	36
duties of	39
expenses of how paid	36
shall be bound by oath not to divulge secrets of examinations	40
not examine bank in which he is interested	40
F.	
FAILURE:	
of stockholders to pay installments on stock	6
to make reports, penalty for	22
to pay depositors, commissioner to take possession	55
FALSE SWEARING:	
by officers, etc., shall be deemed perjury	39
FOREIGN EXCHANGE:	
may be sold	62
FRAUDULENTLY:	
receiving deposits a misdemeanor	14
G.	
GOVERNOR:	
annual report to be made to, by commissioner	48
commissioner appointed by	36
I.	
INSPECTION:	
all banks organized under state law subject to	28
record of stockholders subject to	45
INTEREST:	
banks may pay	24, 27
board of directors to regulate	20

INDEX TO BANKING LAW.

309

INVESTMENTS:	Sec.
made prior to passage of this act not affected	34
of savings deposits to be kept separate.....	29

L.

LAW:	
amendments to, 1899	34-48
1891.....	1, 12, 27, 28, 52
1893.....	10, 29, 55
may be amended	68
not to disturb existing loans and investments.....	34
shall apply to all State banks.....	60
when to take effect	66
LIABILITY:	
of banks and persons for money loaned limited.....	53
may be increased by directors.....	53
stockholders, how enforced.....	46
LIMIT:	
of amount of real estate loans.....	28
deposits in any one bank	27
liabilities of banks and persons.....	53
time for holding real estate.....	11
LIST OF STOCKHOLDERS:	
to be filed with county clerk and commissioner.....	15
kept subject to inspection.....	45
LIQUIDATION:	
notice of, to be filed with commissioner and published.....	53
LEGAL PROCESS:	
against bank to be served upon officers	48

N.

NAMES:	
of banks shall in no material respect be similar.....	2
stockholders shall be kept in book for inspection	45
NATIONAL BANKS:	
reorganization of, into State banks	17

O.

OFFICERS:	
of banks to be elected or appointed by directors.....	4
shall not act as proxy.....	12

P.

PASS BOOK:	
shall be issued to each depositor in savings department.....	28
PAYMENT:	
of salaries.....	36
PENALTY:	
for embezzlement.....	58
failure to make report	22
false swearing by officers	61
fraudulently receiving deposits.....	14
not keeping record of stockholders	45
refusing to exhibit record of stockholders.....	35
over certification of check.....	19
violation of bank act.....	18
PRESIDENT:	
and vice president must be directors.....	4

PROCEEDINGS:	Sec.
in case bank refuses to submit to examination	41
capital of bank is impaired	43
of cancellation of bank stock	6
reserve falls below required amount	25, 27
to enjoin commissioner	49
when bank decides to go into liquidation	53
PROVISIONS:	
for amending this act	63
of act not to disturb existing loans and investments	24
shall apply to all state banks	60
PROXY:	
who may vote	12
PUBLICATION:	
of certificate of authority	8
reports	21
R.	
REAL ESTATE:	
how conveyed	11
may be held for certain purposes	11
loaned upon	23, 27
taxed	59
RECEIVER:	
duties of	55
how appointed	55
to make dividends	57
REPORTS:	
commissioner to call for	21
prescribe form of	21
of earnings and dividends	21
penalty for failure to make	23
shall be verified by oath, etc.	21
special, may be called for by commissioner	21
to be published in newspaper	21
what to exhibit	21
RESERVE:	
amount of, required	24, 27
cities to be designated by commissioner	27
how shall be made good	25
in savings departments to be kept separate	29
S.	
SAVINGS BANKS:	
deposits in, how to be paid	25, 28
loaned	27
by minors	21
interest to be regulated by directors of	20
limit of deposits in other banks	27
may issue certificates of deposit	25
pass book shall be issued by	23
reserve of, amount and where kept	27
SHARES:	
of stock deemed personal property	9
how transferred	9
number of, director must own	12
shall be one hundred dollars each	2
transferred on books of bank	9
when not transferable	9

INDEX TO BANKING LAW.

311

SPECIAL EXPENSES:	Sec.
how paid	40
STOCKHOLDERS:	
commissioner may call meeting of	44
liability of	48
list of, to be filed with county clerk and commissioner	15
may vote by proxy	12
record of, to be kept	45
subject to inspection	45
SURPLUS:	
amount required	18
amount to be carried to, before declaring dividend	13
T.	
TAXATION:	
of bank capital and surplus	59
real estate owned by bank	59
TRANSFER:	
of assets and liabilities by bank	54
notes, when null and void	47
stock, how made	9
when not legal	9
TREASURER:	
shall be appointed by directors	4
TRUST COMPANIES:	
commissioner to have charge of	35
U.	
UNITED STATES:	
banks organized under laws of, may reorganise under this act	17
reorganising under laws of, shall hold, etc.	16
V.	
VACANCY:	
in board of directors, how filled	12
VICE PRESIDENT:	
must be a director	4
VOTE:	
who entitled to	12

UNIV. OF MICH.

MAY 31 1907

